

**PREMIUMS/LOSSES OF TOP 25 ILLINOIS LICENSED
PROPERTY & CASUALTY COMPANIES**

In Illinois, by insurance category - Year 2001

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TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	FIRE						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
ZURICH AMERICAN INSURANCE COMPANY	17,155,674	8.67	9,143,627	170,955	99,821	1.09	2,150,731	28,661	14,365
AMERICAN GUARANTEE & LIABILITY INS CO	12,373,070	6.26	8,524,569	1,527,680	3,173,948	37.23	5,085,182	103,384	10,744
ALLIANZ INSURANCE COMPANY	10,524,998	5.32	10,466,964	1,672,498	1,047,821	10.01	2,135,538	32,485	-34,976
AMERICAN SECURITY INSURANCE COMPANY	8,399,174	4.25	6,921,363	2,079,628	2,031,891	29.36	667,102	0	0
FACTORY MUTUAL INSURANCE COMPANY	8,385,629	4.24	8,001,481	7,086,531	3,622,808	45.28	4,419,588	1,319	102,067
TRAVELERS INDEMNITY COMPANY OF IL THE	5,614,047	2.84	4,896,205	1,023,530	779,513	15.92	1,267,108	31,317	7,863
TRAVELERS INDEMNITY COMPANY THE	4,881,719	2.47	4,630,876	657,204	657,630	14.20	436,118	21,106	27,157
AFFILIATED F M INSURANCE COMPANY	4,676,856	2.36	3,611,166	2,309,764	4,035,493	111.75	1,990,133	111	6,248
GREENWICH INSURANCE COMPANY	4,615,411	2.33	3,449,347	822,125	3,263,796	94.62	2,875,123	136,005	341,899
ROYAL INDEMNITY COMPANY	4,563,488	2.31	3,739,890	794,675	2,515,410	67.26	2,445,191	38,841	38,841
WESTCHESTER FIRE INSURANCE COMPANY	4,279,805	2.16	2,372,391	729,576	4,785,724	201.73	4,091,332	2,303	16,883
BALBOA INSURANCE COMPANY	4,232,646	2.14	3,354,843	992,095	957,544	28.54	343,892	1,036	-10,327
EMPLOYERS INSURANCE COMPANY OF WAUSAU	4,027,392	2.04	2,155,681	355,449	3,217,255	149.25	3,402,885	33,653	48,369
AUTO OWNERS INSURANCE COMPANY	3,928,456	1.99	3,475,739	2,312,825	2,201,605	63.34	884,027	111,980	197,598
SENECA INSURANCE COMPANY INC	3,855,532	1.95	3,303,209	921,103	758,023	22.95	888,576	52,235	27,596
CINCINNATI INSURANCE COMPANY THE	3,725,051	1.88	2,904,113	1,352,224	1,222,571	42.10	545,523	58,954	100,395
HARTFORD FIRE INSURANCE COMPANY	3,621,363	1.83	3,166,068	165,334	345,471	10.91	231,231	-208	6,293
WESTPORT INSURANCE CORPORATION	3,473,019	1.76	4,116,899	804,535	1,681,942	40.85	1,076,208	7,745	26,134
WEST BEND MUTUAL INSURANCE COMPANY	3,426,686	1.73	3,063,193	1,190,102	1,038,227	33.89	2,152,716	24,227	15,373
UNITED STATES FIRE INSURANCE COMPANY	2,936,463	1.48	693,057	12,909	44,501	6.42	71,193	48	6,804
SAFECO INSURANCE COMPANY OF ILLINOIS	2,798,237	1.41	2,734,933	1,144,542	1,680,015	61.43	1,699,143	42,650	47,651
ACE AMERICAN INSURANCE COMPANY	2,463,510	1.25	3,070,144	1,266,721	1,005,150	32.74	363,452	28,668	59,579
SENTRY INSURANCE A MUTUAL COMPANY	2,353,945	1.19	1,717,854	341,435	1,303,883	75.90	1,564,575	9,376	24,185
ALLSTATE INSURANCE COMPANY	2,167,615	1.10	2,344,903	1,167,662	1,557,270	66.41	758,668	22,817	32,870
ST PAUL FIRE & MARINE INSURANCE COMPANY	1,998,658	1.01	1,569,496	3,741,019	5,021,798	319.96	1,623,537	18,663	-17,879
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	130,478,444	65.97	103,428,011	34,642,121	48,049,110	46.46	43,168,772	807,376	1,095,732
Totals - All Companies	197,797,148	100.00	168,757,552	79,813,474	85,113,089	50.44	66,914,350	2,568,331	2,462,977

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

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COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>ALLIED LINES</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
FACTORY MUTUAL INSURANCE COMPANY	18,953,714	10.84	14,968,078	7,986,655	14,425,118	96.37	11,198,022	84,299	84,299
COUNTRY MUTUAL INSURANCE COMPANY	13,360,697	7.64	13,347,474	3,693,703	3,649,882	27.35	143,163	-605	-1,190
FIDELITY & DEPOSIT COMPANY OF MARYLAND	12,727,084	7.28	6,547,092	2,055,353	1,912,020	29.20	259,955	204,005	187,590
CONTINENTAL CASUALTY COMPANY	9,965,116	5.70	8,952,232	3,634,636	15,080,495	168.46	16,238,665	132,241	130,422
FARMERS MUTUAL HAIL INSURANCE CO OF IA	5,353,522	3.06	5,353,522	1,902,066	1,915,866	35.79	13,800	2,628	5,128
ROYAL INDEMNITY COMPANY	4,957,324	2.84	4,608,392	339,585	1,715,738	37.23	2,420,649	13,355	13,355
ST PAUL FIRE & MARINE INSURANCE COMPANY	4,934,498	2.82	4,141,366	1,584,816	1,826,110	44.09	974,048	84,093	137,434
FIREMANS FUND INSURANCE COMPANY	4,071,364	2.33	4,227,663	91,160	1,053,789	24.93	2,646,867	130,636	120,476
AMERICAN GROWERS INSURANCE COMPANY	3,689,043	2.11	3,689,043	4,075,324	1,850,441	50.16	408,204	72	72
TRAVELERS INDEMNITY COMPANY OF IL THE	3,513,929	2.01	1,908,276	2,995,037	2,993,140	156.85	2,899,857	60,077	93,278
WESTPORT INSURANCE CORPORATION	3,489,509	2.00	3,924,943	209,650	4,606,796	117.37	4,612,424	130,569	243,345
GREAT AMERICAN INSURANCE COMPANY	3,428,388	1.96	3,409,384	1,579,038	1,579,075	46.32	9,106	48,953	48,888
GENERAL INSURANCE COMPANY OF AMERICA	2,910,340	1.66	3,074,890	819,582	401,734	13.06	269,150	3,556	10,082
CINCINNATI INSURANCE COMPANY THE	2,871,939	1.64	2,277,978	1,188,512	1,818,777	79.84	834,920	7,844	9,749
AMERICAN SECURITY INSURANCE COMPANY	2,538,543	1.45	2,101,835	1,620,165	1,792,045	85.26	536,711	0	0
AFFILIATED F M INSURANCE COMPANY	2,425,105	1.39	1,874,297	387,155	429,624	22.92	45,016	0	371
ST PAUL MERCURY INSURANCE COMPANY	2,239,985	1.28	2,190,048	454,153	313,308	14.31	249,734	7,567	-61,539
UNITED STATES FIRE INSURANCE COMPANY	2,131,650	1.22	632,005	396	19,601	3.10	22,666	164	4,296
FARMERS AUTOMOBILE INSURANCE ASSN THE	2,013,892	1.15	1,907,175	1,105,834	1,287,310	67.50	711,245	21,008	25,166
GREENWICH INSURANCE COMPANY	1,977,255	1.13	2,037,695	352,339	1,263,873	62.02	1,174,719	58,301	101,119
SENTRY INSURANCE A MUTUAL COMPANY	1,926,933	1.10	1,424,708	768,671	721,801	50.66	651,440	6,210	13,654
WEST BEND MUTUAL INSURANCE COMPANY	1,875,508	1.07	1,644,016	779,857	399,315	24.29	342,522	8,137	-27,771
MOUNT CARROLL MUTUAL FIRE INS CO THE	1,820,877	1.04	1,485,910	835,907	635,474	42.77	102,050	0	0
BALBOA INSURANCE COMPANY	1,813,348	1.04	1,437,147	1,018,529	962,662	66.98	279,774	3,141	-5,165
TRAVELERS INDEMNITY COMPANY THE	1,764,826	1.01	1,100,219	181,947	762,614	69.31	607,695	1,649	18,827
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	116,754,389	66.79	98,265,388	39,660,070	63,416,608	64.54	47,652,402	1,007,900	1,151,886
Totals - All Companies	174,803,422	100.00	154,296,278	80,801,302	110,515,329	71.63	80,536,629	2,306,987	2,473,130

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COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>MULTIPLE PERIL CROP</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
COUNTRY MUTUAL INSURANCE COMPANY	31,939,786	21.46	31,939,786	4,554,162	3,669,844	11.49	4,390,260	0	0
GREAT AMERICAN INSURANCE COMPANY OF NY	23,673,308	15.91	23,506,821	5,399,917	7,006,392	29.81	4,834,402	153,948	221,915
CONTINENTAL CASUALTY COMPANY	18,176,779	12.21	18,176,779	0	-192	0.00 **	0	0	0
AMERICAN GROWERS INSURANCE COMPANY	15,921,767	10.70	15,921,767	12,393,853	3,328,394	20.90	3,635,929	69,514	69,514
RURAL COMMUNITY INSURANCE COMPANY	14,826,658	9.96	10,028,129	5,329,920	6,305,252	62.88	138,644	0	0
FIREMANS FUND INSURANCE COMPANY	9,732,190	6.54	9,732,190	3,647,952	6,545,666	67.26	8,995,097	0	0
FARMERS ALLIANCE MUTUAL INSURANCE CO	8,510,557	5.72	8,510,557	8,510,557	8,510,557	100.00	0	0	0
ACE INSURANCE COMPANY OF IL	8,349,400	5.61	8,349,400	724,719	724,719	8.68	0	0	0
IGF INSURANCE COMPANY	5,195,705	3.49	5,379,252	4,779,383	1,596,112	29.67	1,324,795	33,932	31,193
FARMERS MUTUAL HAIL INSURANCE CO OF IA	5,046,729	3.39	5,046,729	1,503,833	1,133,759	22.47	0	0	14,750
AMERICAN AGRI BUSINESS INSURANCE COMPANY	2,282,350	1.53	2,282,350	493,924	353,684	15.50	180,835	0	0
HARTFORD CASUALTY INSURANCE COMPANY	1,739,248	1.17	1,725,624	115,768	-84,503	0.00 **	908,646	0	0
AGRI GENERAL INSURANCE COMPANY	1,344,744	0.90	1,339,782	265,922	-24,379	0.00 **	118,699	0	0
STATE FARM FIRE & CASUALTY COMPANY	1,316,743	0.88	1,316,743	280,568	280,568	21.31	0	0	0
ACE PROPERTY AND CASUALTY INS CO	749,061	0.50	749,061	190,664	190,664	25.45	0	0	0
NATIONAL FARMERS UNION PROPERTY & CAS CO	27,397	0.02	27,397	2,831	5,831	21.28	3,000	0	0
MILLERS INSURANCE COMPANY THE	2,274	0.00	2,274	6,809	6,809	299.43	0	0	0
OLD REPUBLIC INSURANCE COMPANY	0	0.00	0	0	0	0.00	27,239	0	0
HARTFORD FIRE INSURANCE COMPANY	0	0.00	0	354,439	354,439	0.00	0	0	0
GREAT AMERICAN INSURANCE COMPANY	0	0.00	0	0	23	0.00	23	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 20									
Totals - Top 25 Companies	148,834,696	100.00	144,034,641	48,555,221	39,903,639	27.70	24,557,569	257,394	337,372
Totals - All Companies	148,834,696	100.00	144,034,641	48,555,221	39,903,639	27.70	24,557,569	257,394	337,372

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ILLINOIS DEPARTMENT OF INSURANCE
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TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>FEDERAL FLOOD</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
STATE FARM FIRE & CASUALTY COMPANY	4,884,453	30.18	4,809,724	1,341,700	1,580,502	32.86	500,604	23,046	23,046
ALLSTATE INSURANCE COMPANY	2,348,471	14.51	2,296,593	398,908	449,556	19.57	98,000	26,089	26,089
HARTFORD FIRE INSURANCE COMPANY	1,768,252	10.92	1,639,880	862,374	862,374	52.59	0	48,435	48,435
AMERICAN BANKERS INSURANCE COMPANY OF FL	954,573	5.90	948,938	481,955	464,976	49.00	125,348	18,299	26,299
STANDARD FIRE INSURANCE COMPANY THE	947,596	5.85	918,524	240,268	367,570	40.02	127,301	18,803	18,803
AUTO OWNERS INSURANCE COMPANY	767,452	4.74	757,860	435,536	457,036	60.31	21,500	22,390	22,390
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	689,220	4.26	671,079	216,072	328,812	49.00	128,677	16,217	22,610
ILLINOIS FARMERS INSURANCE COMPANY	634,133	3.92	514,422	25,258	45,258	8.80	20,000	4,075	6,175
OMAHA PROPERTY & CASUALTY INSURANCE CO	430,715	2.66	403,251	400,093	400,013	99.20	2,594	0	0
REDLAND INSURANCE COMPANY	383,119	2.37	596,498	143,740	116,554	19.54	0	5,115	4,390
FIRST COMMUNITY INSURANCE COMPANY	347,866	2.15	334,457	85,803	121,744	36.40	36,746	5,825	8,320
NEW HAMPSHIRE INSURANCE COMPANY	336,068	2.08	335,028	66,762	112,674	33.63	50,254	0	2,908
SELECTIVE INSURANCE COMPANY OF THE SE	278,520	1.72	252,802	217,069	251,723	99.57	72,651	11,520	13,526
SOUTH CAROLINA INSURANCE COMPANY	258,826	1.60	241,283	98,358	98,358	40.76	0	5,542	5,542
USAA GENERAL INDEMNITY COMPANY	250,880	1.55	238,845	26,332	36,887	15.44	10,555	3,026	4,949
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	241,304	1.49	227,840	112,384	130,422	57.24	18,201	6,730	7,632
PRUDENTIAL PROPERTY & CASUALTY INS CO	149,625	0.92	147,852	10,339	10,562	7.14	9,946	1,275	1,282
BANKERS INSURANCE COMPANY	110,441	0.68	129,977	17,339	17,370	13.36	475	1,250	1,252
LIBERTY MUTUAL FIRE INSURANCE COMPANY	79,593	0.49	79,441	14,879	4,879	6.14	0	0	0
HARLEYSVILLE LAKE STATES INS CO	70,137	0.43	36,283	227	227	0.63	0	0	378
AMERICAN RELIABLE INSURANCE COMPANY	59,923	0.37	19,260	19,062	19,062	98.97	0	1,025	1,025
VESTA FIRE INSURANCE CORPORATION	49,542	0.31	20,835	0	0	0.00	8,675	0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	43,622	0.27	38,077	42,573	42,573	111.81	0	0	0
IGF INSURANCE COMPANY	29,780	0.18	18,338	10,322	11,764	64.15	1,442	600	701
CENTURY NATIONAL INSURANCE COMPANY	19,295	0.12	14,046	0	0	0.00	0	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	16,133,406	99.67	15,691,133	5,267,353	5,930,896	37.80	1,232,969	219,262	245,752
Totals - All Companies	16,186,162	100.00	15,771,943	5,267,353	5,932,249	37.61	1,244,845	219,262	245,713

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COMPANY NAME	<u>FARMOWNERS MULTIPLE PERIL</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
COUNTRY MUTUAL INSURANCE COMPANY	49,420,159	60.71	49,211,271	27,379,894	27,461,539	55.80	13,195,649	545,562	862,346
STATE FARM FIRE & CASUALTY COMPANY	5,033,856	6.18	5,012,304	3,472,448	3,644,760	72.72	1,788,654	71,562	131,349
AUTO OWNERS INSURANCE COMPANY	3,687,407	4.53	3,362,001	2,584,032	2,772,801	82.47	1,005,965	45,225	87,603
OHIO FARMERS INSURANCE COMPANY	3,494,732	4.29	3,499,415	3,347,871	3,819,419	109.14	1,239,915	0	5,575
AMERICAN STATES INSURANCE COMPANY	2,710,656	3.33	2,741,892	1,622,953	1,303,459	47.54	1,489,560	78,245	6,665
WESTERN STATES INSURANCE COMPANY	2,195,960	2.70	1,720,985	478,656	810,641	47.10	331,985	820	873
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1,822,857	2.24	1,845,599	1,691,375	1,058,712	57.36	248,660	24,440	-25,493
OHIO CASUALTY INSURANCE COMPANY THE	1,045,592	1.28	929,400	668,419	616,214	66.30	182,877	4,538	-9,800
REDLAND INSURANCE COMPANY	1,000,903	1.23	1,013,424	552,027	574,263	56.67	210,321	23,707	13,153
INDIANA INSURANCE COMPANY	1,000,775	1.23	1,042,120	698,009	691,106	66.32	153,115	8,184	23,975
HASTINGS MUTUAL INSURANCE COMPANY	991,396	1.22	782,171	409,201	880,450	112.56	654,201	54,596	95,176
ROCKFORD MUTUAL INSURANCE COMPANY	981,276	1.21	984,597	428,846	677,240	68.78	342,654	1,629	21,278
ALLIED PROPERTY & CASUALTY INS CO	948,084	1.16	890,794	703,211	676,494	75.94	118,957	791	6,429
GREAT AMERICAN INSURANCE COMPANY OF NY	937,272	1.15	908,406	235,737	334,422	36.81	195,494	0	22,157
CONSOLIDATED INSURANCE COMPANY	914,827	1.12	1,020,426	588,230	789,694	77.39	464,997	19,690	-6,648
GRANGE MUTUAL CASUALTY COMPANY	880,277	1.08	772,855	389,513	414,608	53.65	163,005	11,673	15,787
ACE INSURANCE COMPANY OF IL	855,339	1.05	744,312	446,096	375,206	50.41	81,499	5	46,957
MERIDIAN SECURITY INSURANCE COMPANY	501,366	0.62	447,828	344,912	690,835	154.26	363,521	0	11,228
GREAT AMERICAN ASSURANCE COMPANY	436,288	0.54	408,513	178,405	190,144	46.55	64,851	1,381	4,521
SHELTER MUTUAL INSURANCE COMPANY	329,360	0.40	347,870	171,128	318,501	91.56	224,380	17,668	27,977
NATIONAL FARMERS UNION PROPERTY & CAS CO	287,476	0.35	272,859	312,602	57,123	20.93	61,791	49,536	16,664
NATIONAL SURETY CORPORATION	264,334	0.32	321,841	439,205	689,943	214.37	327,362	13,200	13,443
MADISON MUTUAL INSURANCE COMPANY	225,597	0.28	235,512	68,314	75,914	32.23	12,600	29,907	29,846
CLARENDON NATIONAL INSURANCE COMPANY	169,151	0.21	155,074	7,880	84,407	54.43	77,463	0	1,936
GENERAL STAR NATIONAL INSURANCE COMPANY	158,699	0.19	141,130	5,152	16,652	11.80	24,500	1,336	4,236
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	80,293,639	98.63	78,812,599	47,224,116	49,024,547	62.20	23,023,976	1,003,695	1,407,233
Totals - All Companies	81,410,090	100.00	80,376,995	49,540,281	50,559,644	62.90	24,496,547	1,065,465	1,414,141

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	<u>HOMEOWNERS MULTIPLE PERIL</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
STATE FARM FIRE & CASUALTY COMPANY	445,834,624	31.18	433,012,831	475,343,888	452,386,769	104.47	138,118,365	6,247,712	8,890,636
ALLSTATE INSURANCE COMPANY	158,797,350	11.11	162,483,110	201,900,655	203,358,157	125.16	54,496,589	2,870,078	4,085,385
ILLINOIS FARMERS INSURANCE COMPANY	101,830,242	7.12	94,550,542	110,978,400	117,986,123	124.79	36,111,330	6,332,889	6,195,020
COUNTRY MUTUAL INSURANCE COMPANY	91,200,013	6.38	88,855,564	62,811,572	59,241,413	66.67	25,311,108	1,013,161	693,789
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	78,568,283	5.49	75,835,525	80,018,651	83,255,288	109.78	28,702,366	866,650	1,827,903
SAFECO INSURANCE COMPANY OF ILLINOIS	34,007,867	2.38	34,691,296	44,539,253	43,514,642	125.43	18,323,868	697,167	459,042
ECONOMY PREFERRED INSURANCE COMPANY	29,520,361	2.06	40,865,681	39,008,055	35,168,267	86.06	11,044,143	790,173	274,292
ALLSTATE INDEMNITY COMPANY	26,015,446	1.82	14,892,558	11,298,654	15,415,862	103.51	5,092,120	74,110	184,592
TRAVELERS PROPERTY CASUALTY INS CO OF IL	21,046,954	1.47	19,200,970	22,655,982	23,753,163	123.71	6,194,300	243,291	369,466
ECONOMY FIRE & CASUALTY COMPANY	18,976,993	1.33	19,687,987	16,016,931	14,373,581	73.01	7,531,035	300,986	95,339
ECONOMY PREMIER ASSURANCE COMPANY	15,962,365	1.12	3,951,159	2,131,496	3,485,996	88.23	1,828,992	27,787	104,025
CINCINNATI INSURANCE COMPANY THE	15,292,061	1.07	13,304,985	13,736,591	14,924,990	112.18	5,625,680	275,944	271,475
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	14,677,791	1.03	13,734,193	23,966,944	25,509,607	185.74	4,951,832	292,455	292,765
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	14,621,572	1.02	15,866,110	17,231,801	16,119,868	101.60	2,073,867	941,404	941,404
PRUDENTIAL PROPERTY & CASUALTY INS CO	13,276,651	0.93	13,042,718	14,431,255	14,377,650	110.24	3,837,748	109,992	-44,651
UNITED SERVICES AUTOMOBILE ASSOCIATION	13,077,162	0.91	12,364,649	17,490,472	19,672,104	159.10	6,471,400	175,120	372,948
FARMERS AUTOMOBILE INSURANCE ASSN THE	12,724,620	0.89	11,792,422	9,822,818	12,438,145	105.48	5,400,730	114,870	621,599
GREAT NORTHERN INSURANCE COMPANY	12,277,757	0.86	11,143,195	20,765,355	23,279,825	208.92	6,212,504	374,701	870,476
HARTFORD UNDERWRITERS INSURANCE COMPANY	12,224,688	0.85	12,534,979	11,691,572	11,332,655	90.41	3,521,561	911,153	951,146
GENERAL CASUALTY COMPANY OF ILLINOIS	11,586,010	0.81	10,657,809	11,223,682	12,179,356	114.28	3,871,089	188,108	218,983
AUTO OWNERS INSURANCE COMPANY	11,407,583	0.80	10,182,164	9,081,313	9,018,174	88.57	3,520,263	210,911	140,908
PEKIN INSURANCE COMPANY	10,284,541	0.72	9,796,839	6,601,200	6,906,728	70.50	3,161,182	94,831	178,770
VIGILANT INSURANCE COMPANY	10,147,087	0.71	10,095,728	12,260,459	12,471,449	123.53	3,308,872	336,591	247,116
WESTERN STATES INSURANCE COMPANY	9,553,706	0.67	6,742,955	4,839,154	4,904,037	72.73	2,534,052	24,553	59,220
STANDARD MUTUAL INSURANCE COMPANY	9,552,109	0.67	9,610,301	8,283,808	7,266,696	75.61	4,441,847	777,014	625,672
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	1,192,463,836	83.40	1,148,896,270	1,248,129,961	1,242,340,545	108.13	391,686,843	24,291,651	28,927,320
Totals - All Companies	1,429,840,433	100.00	1,378,543,016	1,524,243,625	1,496,469,117	108.55	485,596,080	31,199,640	35,933,529

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMMERCIAL MULTIPLE PERIL (NON-LIABILITY PORTION)

COMPANY NAME	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
CINCINNATI INSURANCE COMPANY THE	36,864,273	5.45	29,993,999	17,707,862	13,437,116	44.80	8,474,621	602,329	754,487
STATE FARM FIRE & CASUALTY COMPANY	34,842,101	5.15	29,690,526	27,924,969	29,601,321	99.70	11,364,517	310,966	436,160
FEDERAL INSURANCE COMPANY	27,155,925	4.01	24,027,559	25,241,445	66,830,613	278.14	49,784,843	260,174	1,203,150
TRAVELERS INDEMNITY COMPANY OF IL THE	17,572,335	2.60	15,152,669	4,237,988	3,533,252	23.32	2,515,893	149,426	112,017
ST PAUL FIRE & MARINE INSURANCE COMPANY	17,035,178	2.52	13,818,418	5,256,805	7,367,116	53.31	5,040,503	62,373	247,949
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	16,363,339	2.42	14,621,823	14,243,678	16,288,292	111.40	4,871,538	75,996	194,969
UNDERWRITERS AT LLOYDS LONDON	15,130,599	2.24	16,110,293	4,944,649	19,341,588	120.06	42,659,441	0	0
HARTFORD FIRE INSURANCE COMPANY	14,467,187	2.14	11,988,356	2,283,742	784,531	6.54	2,529,793	487,811	379,539
ASSURANCE COMPANY OF AMERICA	13,900,668	2.05	11,222,009	6,040,150	5,132,660	45.74	7,131,941	1,237,766	1,316,099
HARTFORD CASUALTY INSURANCE COMPANY	13,694,544	2.02	11,705,252	6,289,398	9,322,778	79.65	5,023,642	312,528	705,935
ALLSTATE INSURANCE COMPANY	13,005,551	1.92	12,135,816	12,568,919	14,495,309	119.44	4,074,735	88,291	235,242
GENERAL CASUALTY COMPANY OF ILLINOIS	12,593,551	1.86	12,169,819	6,406,939	7,556,694	62.09	3,887,000	64,874	-62,074
PEKIN INSURANCE COMPANY	12,321,478	1.82	11,288,561	8,997,371	6,574,485	58.24	1,754,628	207,359	-223,503
COUNTRY MUTUAL INSURANCE COMPANY	11,870,979	1.75	10,891,270	5,784,744	4,910,739	45.09	1,480,734	87,638	78,672
AMERICAN ECONOMY INSURANCE COMPANY	10,828,883	1.60	12,685,627	11,631,375	10,351,587	81.60	4,190,906	319,609	274,653
TRAVELERS INDEMNITY COMPANY OF AM THE	10,162,605	1.50	11,991,592	14,654,847	13,415,580	111.87	5,792,658	241,780	363,818
CHURCH MUTUAL INSURANCE COMPANY	8,647,361	1.28	8,303,130	4,955,613	4,840,346	58.30	2,505,881	39,848	42,672
BADGER MUTUAL INSURANCE COMPANY	7,999,210	1.18	7,147,408	4,383,235	4,434,362	62.04	1,439,893	35,753	20,958
WESTFIELD INSURANCE COMPANY	7,774,260	1.15	7,087,530	4,655,220	4,710,780	66.47	1,924,791	34,024	16,506
INDIANA INSURANCE COMPANY	7,232,510	1.07	6,822,427	4,441,715	5,776,990	84.68	3,073,415	249,670	265,570
ROYAL INDEMNITY COMPANY	7,168,243	1.06	5,367,422	2,490,139	288,113	5.37	1,959,224	104,647	104,647
GLOBE INDEMNITY COMPANY	6,574,801	0.97	7,164,247	119,756	6,882,072	96.06	11,627,697	850,300	850,300
CITIZENS INSURANCE COMPANY OF ILLINOIS	6,456,677	0.95	6,091,053	2,914,368	4,636,073	76.11	2,561,971	60,260	162,545
MERRIMACK MUTUAL FIRE INSURANCE COMPANY	6,411,105	0.95	5,754,914	2,665,735	3,411,002	59.27	2,486,161	94,911	148,191
CONTINENTAL CASUALTY COMPANY	6,256,432	0.92	5,331,007	3,917,973	4,273,126	80.16	2,871,171	214,438	241,830
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	342,329,795	50.61	308,562,727	204,758,635	268,196,525	86.92	191,027,597	6,192,771	7,870,332
Totals - All Companies	676,443,750	100.00	632,054,912	420,449,717	500,470,606	79.18	356,644,316	15,765,522	18,763,442

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

<u>COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION)</u>									
COMPANY NAME	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
STATE FARM FIRE & CASUALTY COMPANY	25,334,239	5.71	22,769,795	11,205,836	14,506,326	63.71	38,504,507	3,049,849	4,349,459
CINCINNATI INSURANCE COMPANY THE	24,537,333	5.53	19,698,469	8,939,853	14,728,747	74.77	30,950,343	2,935,628	-557,497
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	14,455,453	3.26	12,188,047	4,074,379	6,860,943	56.29	14,631,190	1,473,795	2,051,493
GENERAL CASUALTY COMPANY OF ILLINOIS	14,321,304	3.23	13,632,760	4,271,572	8,774,583	64.36	23,284,350	1,430,994	1,368,170
FEDERAL INSURANCE COMPANY	13,503,905	3.04	13,315,232	7,878,858	4,070,284	30.57	22,645,590	4,582,234	2,947,957
TRAVELERS INDEMNITY COMPANY OF IL THE	12,601,701	2.84	11,874,520	3,197,127	8,640,237	72.76	21,614,911	1,389,775	2,664,450
PEKIN INSURANCE COMPANY	9,544,665	2.15	8,672,785	4,460,592	6,762,599	77.97	12,839,681	967,764	1,786,559
WESTFIELD INSURANCE COMPANY	8,607,852	1.94	8,046,489	2,383,834	4,310,825	53.57	10,436,634	1,148,120	1,581,980
HARTFORD FIRE INSURANCE COMPANY	8,103,868	1.83	7,699,639	3,055,856	-102,242	0.00 **	6,451,757	872,609	-413,631
COUNTRY MUTUAL INSURANCE COMPANY	7,884,217	1.78	7,476,849	2,877,212	4,182,154	55.93	11,365,778	1,140,631	1,876,275
CONTINENTAL CASUALTY COMPANY	7,342,881	1.66	6,229,149	1,615,985	6,821,617	109.51	15,466,139	1,900,943	2,145,365
STATEWIDE INSURANCE COMPANY	7,256,960	1.64	7,158,608	4,371,339	1,316,836	18.40	9,976,687	1,232,436	3,091,101
AMERICAN ECONOMY INSURANCE COMPANY	6,781,362	1.53	7,836,973	5,675,419	5,642,601	72.00	20,441,914	1,426,391	-69,319
FIRST NONPROFIT MUTUAL INSURANCE COMPANY	6,562,857	1.48	6,265,508	766,024	1,711,001	27.31	9,099,534	1,228,421	1,180,706
TRANSCONTINENTAL INSURANCE COMPANY	6,448,265	1.45	6,162,369	12,477,105	13,256,982	215.13	31,920,302	3,894,548	3,894,548
INDIANA INSURANCE COMPANY	5,960,254	1.34	5,153,982	4,419,749	3,903,101	75.73	10,656,048	2,116,927	4,129,640
ALLSTATE INSURANCE COMPANY	5,587,010	1.26	5,341,411	960,347	103,238	1.93	4,899,969	619,938	217,062
REGENT INSURANCE COMPANY	5,569,495	1.26	6,043,972	3,525,383	6,900,379	114.17	11,651,414	758,673	868,050
BITUMINOUS CASUALTY CORPORATION	5,332,455	1.20	5,250,016	1,535,852	2,528,882	48.17	7,658,485	651,636	1,197,830
TRAVELERS INDEMNITY COMPANY OF AM THE	5,217,991	1.18	5,533,466	1,708,473	3,462,788	62.58	15,155,898	681,233	1,223,188
AMERICAN STATES INSURANCE COMPANY	5,165,137	1.16	6,025,644	4,603,422	7,845,341	130.20	20,250,432	1,028,617	277,457
CAPITOL INDEMNITY CORPORATION	5,144,116	1.16	4,442,864	1,077,031	3,255,867	73.28	6,166,378	546,730	482,310
WESTPORT INSURANCE CORPORATION	4,919,660	1.11	4,413,107	2,675,614	2,044,774	46.33	6,405,164	337,357	383,235
PHILADELPHIA INDEMNITY INSURANCE COMPANY	4,799,623	1.08	3,489,682	1,025,705	2,663,348	76.32	4,576,977	118,182	386,575
CITIZENS INSURANCE COMPANY OF ILLINOIS	4,758,502	1.07	4,662,874	1,690,539	4,621,015	99.10	6,449,758	174,867	2,401,970
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	225,741,105	50.90	209,384,210	100,473,106	138,812,226	66.30	373,499,840	35,708,298	39,464,933
Totals - All Companies	443,526,264	100.00	422,781,742	250,533,821	295,744,757	69.95	861,113,877	82,326,355	73,126,503

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>MORTGAGE GUARANTY</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
MORTGAGE GUARANTY INSURANCE CORPORATION	55,378,292	28.44	56,326,826	5,155,142	26,293,884	46.68	221,525,633	442,925	460,960
GENERAL ELECTRIC MORTGAGE INSURANCE CORP	31,768,541	16.31	31,979,985	4,225,740	5,609,966	17.54	18,421,984	0	0
PMI MORTGAGE INSURANCE CO	29,220,455	15.00	29,637,083	4,223,667	5,457,486	18.41	12,310,331	190,611	190,611
UNITED GUARANTY RESIDENTIAL INS CO	23,388,497	12.01	23,435,727	2,199,106	3,972,483	16.95	12,647,054	194,088	586,786
REPUBLIC MORTGAGE INSURANCE COMPANY	20,771,635	10.67	20,091,976	2,438,389	2,085,807	10.38	7,779,014	60,028	61,317
RADIAN GUARANTY INC	19,362,747	9.94	14,340,068	3,104,310	4,972,973	34.68	18,144,527	0	0
TRIAD GUARANTY INSURANCE CORPORATION	8,915,731	4.58	8,770,550	571,713	975,668	11.12	2,113,487	0	0
AMERIN GUARANTY CORPORATION	4,613,825	2.37	4,124,280	861,002	1,451,011	35.18	0	0	0
CMG MORTGAGE INSURANCE COMPANY	1,161,927	0.60	1,176,412	57,055	192,628	16.37	216,769	0	0
MGIC INDEMNITY CORPORATION	60,833	0.03	84,071	77,428	-339,299	0.00 **	1,207,904	290	-13,401
VEREX ASSURANCE INC	54,677	0.03	72,865	12,182	-51,816	0.00 **	164,408	0	0
UNITED GUARANTY CREDIT INSURANCE COMPANY	26,658	0.01	39,364	0	0	0.00	0	0	0
GENERAL ELECTRIC MORT INS CORP OF NC	18,863	0.01	23,332	20,966	-30,480	0.00 **	64,185	0	0
GE RESIDENTIAL MORT INS CORP OF NC	2,782	0.00	3,722	6,685	2,529	67.95	1,520	0	0
MGIC CREDIT ASSURANCE CORPORATION	2,257	0.00	2,257	0	0	0.00	0	0	0
COMMERCIAL LOAN INSURANCE CORPORATION	62	0.00	-4,530	0	0	0.00	0	0	0
UNITED GUARANTY RESIDENTIAL INS CO OF NC	0	0.00	92	0	-289	0.00 **	0	0	-6
TOTAL NUMBER OF COMPANIES THIS LINE: 17									
Totals - Top 25 Companies	194,747,782	100.00	190,104,080	22,953,385	50,592,551	26.61	294,596,816	887,942	1,286,267
Totals - All Companies	194,747,782	100.00	190,104,080	22,953,385	50,592,551	26.61	294,596,816	887,942	1,286,267

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>OCEAN MARINE</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
CONTINENTAL INSURANCE COMPANY THE	7,067,575	12.53	-17,202,994	2,784,042	3,939,946	0.00	13,099,481	162,497	183,556
AMERICAN HOME ASSURANCE COMPANY	5,314,608	9.42	5,120,738	3,419,252	3,360,371	65.62	1,527,096	0	24,129
FIREMANS FUND INSURANCE COMPANY	4,871,663	8.63	4,871,246	820,831	3,141,866	64.50	3,481,520	66,885	108,489
ST PAUL FIRE & MARINE INSURANCE COMPANY	3,822,060	6.77	3,535,718	3,063,745	2,563,661	72.51	1,647,818	16,879	-31,134
FEDERAL INSURANCE COMPANY	2,329,996	4.13	2,335,994	881,514	691,410	29.60	338,876	50,057	33,655
ONEBEACON AMERICA INSURANCE COMPANY	2,209,477	3.92	2,193,210	1,124,075	1,089,903	49.69	1,512,317	25,185	24,533
ROYAL INSURANCE COMPANY OF AMERICA	2,113,224	3.75	2,420,207	847,189	324,355	13.40	2,033,601	116,225	54,887
CENTENNIAL INSURANCE COMPANY	2,112,466	3.74	2,154,460	726,338	1,458,602	67.70	887,616	24,309	-1,053
HARTFORD FIRE INSURANCE COMPANY	1,802,309	3.19	2,074,687	221,911	254,403	12.26	262,588	43,075	34,417
NATIONAL SURETY CORPORATION	1,182,063	2.10	1,241,537	548,688	60,697	4.89	376,658	102,260	90,733
ZURICH AMERICAN INSURANCE COMPANY OF IL	1,181,781	2.09	1,130,305	1,074,181	1,437,795	127.20	3,596,308	419,267	228,272
XL SPECIALTY INSURANCE COMPANY	1,114,744	1.98	1,302,949	386,590	-5,060,363	0.00 **	1,782,674	235,031	-5,248,446
GREAT AMERICAN INSURANCE COMPANY OF NY	1,111,540	1.97	1,124,902	536,665	393,440	34.98	725,284	3,289	21,922
NEW YORK MARINE AND GENERAL INS CO	1,093,029	1.94	1,215,174	2,907,389	2,864,035	235.69	1,655,033	6,307	-2,981
TOKIO MARINE & FIRE INSURANCE CO LTD THE	1,066,891	1.89	1,291,957	321,509	217,807	16.86	256,942	11,853	15,481
ZURICH AMERICAN INSURANCE COMPANY	982,581	1.74	977,688	-1,882,865	-1,714,717	0.00 **	996,433	6,849	21,874
INDEMNITY INSURANCE COMPANY OF NORTH AM	975,351	1.73	1,005,226	311,694	-143,895	0.00 **	595,337	25,865	71,955
LANCER INSURANCE COMPANY	929,169	1.65	903,446	297,459	302,235	33.45	276,665	0	-2,905
AFFILIATED F M INSURANCE COMPANY	825,351	1.46	1,345,930	1,117,999	458,392	34.06	407,484	240	41,388
NATIONAL UNION FIRE INSURANCE CO OF PITT	752,195	1.33	752,195	0	-127,291	0.00 **	1,002,009	0	-4,717
WESTPORT INSURANCE CORPORATION	747,216	1.32	566,044	0	123,418	21.80	227,201	0	17,501
KOA FIRE & MARINE INS CO LTD (U S BRANCH	738,806	1.31	738,806	26,912	158,683	21.48	421,728	9,061	17,161
NIPPONKOA INSURANCE COMPANY OF AMERICA	738,806	1.31	738,806	26,912	158,683	21.48	421,728	9,061	17,161
INSURANCE COMPANY OF NORTH AMERICA	709,238	1.26	481,166	64,220	319,349	66.37	279,746	5,124	17,577
ATLANTIC MUTUAL INSURANCE COMPANY	663,667	1.18	650,560	655,676	682,445	104.90	220,529	-1,340	-2,324
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	46,455,806	82.34	22,969,957	20,281,926	16,955,230	73.81	38,032,672	1,337,979	-4,268,869
Totals - All Companies	56,418,704	100.00	33,442,691	25,007,465	18,687,191	55.88	44,607,928	2,405,241	-3,466,837

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>INLAND MARINE</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
STATE FARM FIRE & CASUALTY COMPANY	32,077,796	8.37	31,488,111	16,794,155	16,932,085	53.77	5,124,472	185,612	189,955
ILLINOIS NATIONAL INSURANCE CO	21,407,946	5.58	21,303,875	37,211	-93,627	0.00 **	3,220,718	504	110,744
COMBINED SPECIALTY INSURANCE COMPANY	20,943,518	5.46	22,346,492	8,804,435	9,380,568	41.98	7,367,524	22,825	22,826
GULF INSURANCE COMPANY	10,913,243	2.85	14,897,770	11,048,929	10,203,242	68.49	3,566,714	3,517	-175,118
ST PAUL FIRE & MARINE INSURANCE COMPANY	10,105,409	2.64	7,826,940	4,167,597	3,543,201	45.27	853,448	86,625	71,574
ZURICH AMERICAN INSURANCE COMPANY	10,028,603	2.62	8,276,001	6,753,490	7,878,517	95.20	2,086,335	143,951	166,306
AMERICAN ZURICH INSURANCE COMPANY	9,823,866	2.56	9,796,376	5,135,031	5,798,433	59.19	2,154,400	39,443	9,846
ACE PROPERTY AND CASUALTY INS CO	9,259,796	2.42	9,661,068	1,554,035	1,721,558	17.82	6,025,537	51,881	112,662
ALLSTATE INSURANCE COMPANY	9,090,130	2.37	9,280,368	3,344,979	3,150,550	33.95	666,814	3,840	4,596
NATIONAL UNION FIRE INSURANCE CO OF PITT	8,578,671	2.24	7,198,555	8,297,916	7,371,477	102.40	1,472,093	124,323	129,036
AMERICAN BANKERS INSURANCE COMPANY OF FL	8,495,785	2.22	8,828,207	1,438,673	1,444,250	16.36	461,939	57,928	84,013
FEDERAL INSURANCE COMPANY	6,759,683	1.76	6,372,816	3,037,242	7,015,171	110.08	5,802,965	910,861	1,080,728
GREAT NORTHERN INSURANCE COMPANY	6,574,206	1.71	6,242,796	2,876,259	2,996,514	48.00	311,621	7,427	14,099
FACTORY MUTUAL INSURANCE COMPANY	6,390,032	1.67	5,341,956	-495,531	5,590,959	104.66	4,540,845	21,380	72,094
CONTINENTAL INSURANCE COMPANY THE	6,136,662	1.60	-16,726,510	569,246	313,433	0.00	154,474	247	-11,007
HARTFORD FIRE INSURANCE COMPANY	5,944,738	1.55	5,836,570	3,197,052	3,346,573	57.34	677,715	36,060	-14,920
TRAVELERS INDEMNITY COMPANY OF IL THE	5,757,269	1.50	5,545,120	1,351,244	911,736	16.44	2,693,051	37,646	-85,664
FIREMANS FUND INSURANCE COMPANY	5,692,383	1.48	5,144,953	3,332,232	4,381,727	85.17	1,747,197	63,598	136,402
CONTINENTAL CASUALTY COMPANY	4,415,700	1.15	4,065,286	1,352,280	2,515,271	61.87	1,795,245	93,482	106,847
VIGILANT INSURANCE COMPANY	4,288,517	1.12	4,399,308	1,982,988	1,830,719	41.61	283,300	18,009	7,539
CINCINNATI INSURANCE COMPANY THE	4,283,347	1.12	3,599,985	993,971	1,111,865	30.89	359,472	10,848	20,005
LUMBERMENS MUTUAL CASUALTY COMPANY	4,051,573	1.06	2,316,973	6,133,643	572,288	24.70	-1,945,160	61,950	109,311
UNDERWRITERS AT LLOYDS LONDON	3,921,140	1.02	3,184,200	1,504,572	2,582,931	81.12	4,298,851	0	0
ASSURANCE COMPANY OF AMERICA	3,658,988	0.95	2,952,722	1,238,254	1,776,510	60.17	872,747	11,637	27,634
ONEBEACON AMERICA INSURANCE COMPANY	3,634,452	0.95	3,858,955	1,356,222	1,450,221	37.58	1,276,466	3,460	15,218
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	222,233,453	57.96	193,038,893	95,806,125	103,726,172	53.73	55,868,783	1,997,054	2,204,726
Totals - All Companies	383,393,159	100.00	348,950,836	161,011,217	176,609,477	50.61	104,354,055	4,288,234	3,958,990

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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TOP 25 COMPANIES

COMPANY NAME	<u>FINANCIAL GUARANTY</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
AMBAC ASSURANCE CORPORATION	54,717,995	60.58	36,983,001	39,403	39,363	0.11	228,684	29,067	29,067
FINANCIAL SECURITY ASSURANCE INC	12,821,682	14.20	3,330,818	0	0	0.00	0	0	0
MBIA INSURANCE CORPORATION	8,374,804	9.27	8,543,759	0	0	0.00	0	0	0
FINANCIAL GUARANTY INSURANCE COMPANY	7,936,478	8.79	4,617,688	0	0	0.00	0	0	0
RADIAN ASSET ASSURANCE INC	2,659,129	2.94	183,040	0	0	0.00	0	0	0
CAPITAL MARKETS ASSURANCE CORPORATION	2,070,942	2.29	2,265,351	0	0	0.00	0	0	0
ACA FINANCIAL GUARANTY CORPORATION	1,623,431	1.80	208,991	0	0	0.00	0	0	0
FIRST NONPROFIT MUTUAL INSURANCE COMPANY	116,155	0.13	77,512	0	38,755	50.00	38,755	0	0
TRAVELERS INDEMNITY COMPANY THE	0	0.00	37,855	0	0	0.00	0	0	0
FIREMENS INSURANCE COMPANY OF NEWARK NJ	0	0.00	0	0	0	0.00	3	0	0
CONTINENTAL CASUALTY COMPANY	0	0.00	0	-1,105,491	-3,381,159	0.00 **	10,265,783	0	593
MBIA INSURANCE CORP OF ILLINOIS	0	0.00	457,911	0	0	0.00	0	0	0
CONTINENTAL INSURANCE COMPANY THE	0	0.00	25,237	0	0	0.00	0	0	0
CENTURY INDEMNITY COMPANY	0	0.00	0	0	0	0.00	3,027,847	0	0
FIREMANS FUND INSURANCE COMPANY	0	0.00	75,709	0	-3,785	0.00 **	23,689	0	0
CONNIE LEE INSURANCE COMPANY	0	0.00	88,445	0	0	0.00	0	99	0
UNITED STATES FIDELITY & GUARANTY CO	0	0.00	0	250	249	0.00	0	0	-2
NATIONAL FIRE INSURANCE COMPANY OF HARTE	0	0.00	0	0	-24,874	0.00 **	40,920	0	-1,566
TOTAL NUMBER OF COMPANIES THIS LINE: 18									
Totals - Top 25 Companies	90,320,616	100.00	56,895,317	-1,065,838	-3,331,451	-5.86	13,625,681	29,166	28,092
Totals - All Companies	90,320,616	100.00	56,895,317	-1,065,838	-3,331,451	-5.86	13,625,681	29,166	28,092

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

<u>MEDICAL MALPRACTICE</u>									
COMPANY NAME	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
ISMIE MUTUAL INSURANCE COMPANY	207,794,662	54.19	188,748,585	140,279,479	137,502,191	72.85	539,536,266	49,120,378	52,216,683
ST PAUL FIRE & MARINE INSURANCE COMPANY	28,312,483	7.38	27,931,525	20,243,926	67,177,108	240.51	143,333,186	1,626,844	5,975,191
PRONATIONAL INSURANCE COMPANY	17,769,271	4.63	17,287,026	4,138,500	19,222,838	111.20	49,431,650	3,453,443	7,674,280
APSPECIALTY INSURANCE CORPORATION	17,688,042	4.61	17,895,433	1,551,069	12,927,328	72.24	35,209,053	1,843,237	6,139,183
CHICAGO INSURANCE COMPANY	12,106,131	3.16	10,543,431	1,416,645	3,503,663	33.23	11,846,115	1,166,048	-662,692
PHYSICIANS INSURANCE COMPANY OF WI INC	9,278,948	2.42	8,338,703	18,775	4,044,756	48.51	6,892,190	836,712	2,036,714
DOCTORS' COMPANY THE	9,112,965	2.38	10,079,742	6,512,123	18,773,620	186.25	38,067,652	2,820,445	8,045,867
MEDICAL PROTECTIVE COMPANY THE	8,648,365	2.26	8,551,705	912,000	1,779,000	20.80	6,059,000	673,084	882,823
CONTINENTAL CASUALTY COMPANY	7,707,446	2.01	5,319,239	6,978,699	18,534,818	348.45	43,767,499	3,129,834	3,267,023
CINCINNATI INSURANCE COMPANY THE	5,842,460	1.52	4,383,271	1,788,549	5,594,758	127.64	14,721,702	612,604	6,727,762
FIREMANS FUND INSURANCE COMPANY	5,774,865	1.51	5,651,041	670,389	4,742,431	83.92	8,773,246	1,108,723	355,963
AMERICAN CONTINENTAL INSURANCE COMPANY	5,623,656	1.47	7,733,259	44,740,347	67,350,435	870.92	132,434,424	6,863,999	11,595,813
AMERICAN PHYSICIANS ASSURANCE CORP	4,179,304	1.09	-1,231,230	0	528,004	0.00	528,004	0	224,000
OHIC INSURANCE COMPANY	3,755,899	0.98	3,906,331	300,839	2,120,350	54.28	15,513,401	381,930	3,195,246
NCMIC INSURANCE COMPANY	3,434,377	0.90	3,305,519	2,026,631	1,366,840	41.35	4,037,177	522,758	474,693
ISMIE INDEMNITY COMPANY	3,401,134	0.89	2,562,985	0	1,899,763	74.12	1,899,763	1,310	698,670
ESSEX INSURANCE COMPANY	2,987,267	0.78	2,280,749	875,203	1,688,814	74.05	2,425,431	9,480	446,627
EXECUTIVE RISK INDEMNITY INC	2,709,549	0.71	1,979,329	862	3,226,592	163.01	6,312,549	103,910	203,476
TIG INSURANCE COMPANY	2,601,220	0.68	2,718,656	0	829,584	30.51	2,866,704	124,608	-220,406
AMERICAN CASUALTY COMPANY OF READING PA	2,581,495	0.67	2,510,168	3,217,987	3,391,517	135.11	5,846,134	611,074	568,670
LEGION INSURANCE COMPANY	2,423,856	0.63	2,470,840	5,094,062	4,885,038	197.71	11,154,022	1,916,066	1,882,871
ZURICH AMERICAN INSURANCE COMPANY	2,371,138	0.62	2,134,639	-838,500	2,124,627	99.53	4,901,045	403,960	565,793
PACO ASSURANCE COMPANY INC	2,206,563	0.58	2,192,302	1,043,750	2,178,022	99.35	3,959,073	635,729	777,749
NATIONAL UNION FIRE INSURANCE CO OF PITT	2,187,424	0.57	2,447,998	4,317,339	5,688,574	232.38	5,990,043	384,474	714,632
NORTH AMERICAN SPECIALTY INSURANCE CO	1,933,351	0.50	1,955,359	0	-3,115,040	0.00 **	1,155,090	0	-794,672
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	372,431,871	97.13	341,696,605	245,288,674	387,965,631	113.54	1,096,660,419	78,350,650	112,991,959
Totals - All Companies	383,428,402	100.00	356,847,942	289,439,828	418,582,927	117.30	1,277,171,968	92,027,636	118,673,576

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>EARTHQUAKE</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
STATE FARM FIRE & CASUALTY COMPANY	7,619,614	27.52	7,404,804	126	2,876	0.04	2,750	2,813	2,813
TRAVELERS INDEMNITY COMPANY THE	1,386,091	5.01	1,493,243	0	-82,066	0.00 **	81,609	0	-12,926
TRAVELERS INDEMNITY COMPANY OF IL THE	1,336,617	4.83	1,531,099	0	-120,923	0.00 **	85,307	0	-18,441
ALLSTATE INSURANCE COMPANY	1,162,647	4.20	1,214,124	111,316	96,109	7.92	6,151	0	-2,990
GRINNELL MUTUAL REINSURANCE COMPANY	941,158	3.40	900,474	0	0	0.00	0	0	0
ILLINOIS FARMERS INSURANCE COMPANY	751,681	2.72	780,985	0	0	0.00	0	2,899	2,899
AUTO OWNERS INSURANCE COMPANY	679,145	2.45	642,151	0	-2,994	0.00 **	0	0	0
INDIANA INSURANCE COMPANY	658,632	2.38	591,069	0	-25	0.00 **	-25	933	893
ECONOMY PREFERRED INSURANCE COMPANY	562,599	2.03	779,171	0	-7,601	0.00 **	40,491	0	-1,248
UNITED SERVICES AUTOMOBILE ASSOCIATION	461,846	1.67	460,516	0	-51,415	0.00 **	5,892	0	0
SAFECO INSURANCE COMPANY OF ILLINOIS	395,214	1.43	420,967	0	-132	0.00 **	13	0	-85
ROCKFORD MUTUAL INSURANCE COMPANY	381,827	1.38	365,791	0	0	0.00	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	326,221	1.18	322,640	0	0	0.00	0	0	0
WESTERN STATES INSURANCE COMPANY	324,951	1.17	363,782	0	188	0.05	1,037	0	17
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	313,586	1.13	310,183	0	0	0.00	0	0	0
ECONOMY FIRE & CASUALTY COMPANY	312,042	1.13	351,889	0	-4,692	0.00 **	17,879	0	-874
LUMBERMENS MUTUAL CASUALTY COMPANY	284,748	1.03	158,366	0	5,802	3.66	5,802	0	3
FEDERATED MUTUAL INSURANCE COMPANY	276,105	1.00	252,785	0	0	0.00	0	0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	260,752	0.94	180,092	0	222	0.12	2,584	0	115
CINCINNATI INSURANCE COMPANY THE	260,163	0.94	217,604	0	0	0.00	0	0	0
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	250,197	0.90	268,995	102,998	110,931	41.24	7,935	0	0
ECONOMY PREMIER ASSURANCE COMPANY	248,261	0.90	51,312	0	2,669	5.20	3,410	0	83
HARTFORD UNDERWRITERS INSURANCE COMPANY	242,588	0.88	248,998	0	0	0.00	0	0	0
STATE AUTO PROP AND CAS INS CO	237,628	0.86	220,691	0	0	0.00	0	0	0
TRAVELERS PROPERTY CASUALTY INS CO OF IL	227,982	0.82	219,525	0	-211	0.00 **	845	0	-2,303
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	19,902,295	71.89	19,751,256	214,440	-51,262	-0.26	261,680	6,645	-32,044
Totals - All Companies	27,685,798	100.00	27,461,330	433,396	407,000	1.48	1,566,110	7,140	-25,062

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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TOP 25 COMPANIES

COMPANY NAME	<u>GROUP ACCIDENT AND HEALTH *</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	64,912,031	26.26	64,912,031	88,118,770	89,200,898	137.42	11,136,984	-897,820	-880,539
CONTINENTAL CASUALTY COMPANY	32,608,336	13.19	45,905,083	18,955,734	36,746,556	80.05	70,589,428	17,180	17,180
FEDERATED MUTUAL INSURANCE COMPANY	18,914,786	7.65	18,917,152	17,575,434	17,420,070	92.09	3,316,989	361,749	364,109
AVEMCO INSURANCE COMPANY	18,799,690	7.60	18,799,690	12,592,336	12,602,372	67.03	3,332,991	15,422	15,422
ZURICH AMERICAN INSURANCE COMPANY	13,568,036	5.49	13,926,943	1,223,983	6,082,888	43.68	6,412,555	0	-31,668
UNDERWRITERS AT LLOYDS LONDON	10,603,380	4.29	10,648,649	10,724,899	12,376,171	116.22	5,080,296	0	0
SENTRY SELECT INSURANCE COMPANY	9,049,155	3.66	12,375,800	7,136,676	11,800,513	95.35	31,337,231	0	0
EMPLOYERS REINSURANCE CORPORATION	8,576,675	3.47	8,545,470	6,069,031	-32,669,993	0.00 **	5,466,003	40,823	-371,725
LUMBERMENS MUTUAL CASUALTY COMPANY	8,002,572	3.24	8,002,572	3,780,872	4,468,379	55.84	4,191,222	0	0
OLD REPUBLIC INSURANCE COMPANY	7,577,478	3.07	3,723,464	1,681,668	2,543,517	68.31	1,293,548	1,676	1,676
LINCOLN NATIONAL HEALTH & CAS INS CO	7,541,489	3.05	7,525,617	3,503,535	6,213,119	82.56	3,095,731	0	54,422
LEGION INSURANCE COMPANY	7,470,144	3.02	7,470,144	1,003,988	12,137,301	162.48	17,574,588	-24,128	-24,128
HARTFORD FIRE INSURANCE COMPANY	4,246,580	1.72	4,244,865	5,320,512	6,273,599	147.79	3,294,008	19,978	19,978
FEDERAL INSURANCE COMPANY	4,042,911	1.64	4,014,053	279,583	341,569	8.51	1,031,688	222	7,973
AMEX ASSURANCE COMPANY	3,848,616	1.56	3,775,458	424,132	746,253	19.77	632,485	0	-132
FAIRFIELD INSURANCE COMPANY	2,929,494	1.19	2,929,494	902,230	2,251,644	76.86	1,349,414	25,446	53,446
NATIONAL UNION FIRE INSURANCE CO OF PITT	2,503,134	1.01	2,503,169	3,162,914	3,197,866	127.75	375,475	0	1,212
UNITED WISCONSIN INSURANCE COMPANY	2,466,634	1.00	2,483,448	1,315,458	1,551,053	62.46	1,549,923	5,371	4,559
BCS INSURANCE COMPANY	2,374,791	0.96	2,373,902	2,325,838	2,203,323	92.81	1,285,817	0	0
CLARENDON NATIONAL INSURANCE COMPANY	2,203,430	0.89	2,203,430	4,462,159	7,279,795	330.38	3,305,072	0	0
SECURITY INSURANCE COMPANY OF HARTFORD	1,916,027	0.78	1,805,892	646,213	719,797	39.86	563,258	0	-18,816
AMERICAN BANKERS INSURANCE COMPANY OF FL	1,706,760	0.69	1,705,112	371,397	407,804	23.92	259,247	22,126	32,938
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	1,485,688	0.60	1,485,688	1,697,152	1,562,096	105.14	332,115	0	0
CENTRE INSURANCE COMPANY	1,148,928	0.46	1,148,928	259,815	714,956	62.23	512,505	0	0
NORTH POINTE INSURANCE COMPANY	976,017	0.39	976,017	795,314	922,057	94.47	126,743	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	239,472,782	96.87	252,402,071	194,329,643	207,093,603	82.05	177,445,316	-411,955	-754,093
Totals - All Companies	247,211,128	100.00	257,571,387	193,844,242	202,843,347	78.75	188,934,958	-219,000	-682,037

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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COMPANY NAME	<u>CREDIT A&H (GROUP AND INDIVIDUAL) *</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
AMERICAN BANKERS INSURANCE COMPANY OF FL	22,377,956	50.02	22,579,199	3,026,236	2,751,808	12.19	2,933,809	7,334	194,301
AMERICAN SECURITY INSURANCE COMPANY	19,082,745	42.65	19,082,745	676,283	560,462	2.94	547,823	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	1,763,614	3.94	1,763,614	746,498	752,664	42.68	873,805	0	0
ALLSTATE INSURANCE COMPANY	884,917	1.98	651,446	588,790	533,210	81.85	694,642	0	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	352,265	0.79	755,662	604,199	392,326	51.92	743,768	429	-2,960
STANDARD GUARANTY INSURANCE COMPANY	244,877	0.55	1,037,153	195,448	193,262	18.63	219,932	0	0
COLONIAL PENN FRANKLIN INSURANCE COMPANY	32,280	0.07	16,587	17,207	11,702	70.55	6,123	0	0
ILLINOIS UNION INSURANCE COMPANY	0	0.00	0	0	0	0.00	-10,000	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 8									
Totals - Top 25 Companies	44,738,654	100.00	45,886,406	5,854,661	5,195,434	11.32	6,009,902	7,763	191,341
Totals - All Companies	44,738,654	100.00	45,886,406	5,854,661	5,195,434	11.32	6,009,902	7,763	191,341

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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COMPANY NAME	<u>COLLECTIVELY RENEWABLE A&H *</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
AMERICAN SECURITY INSURANCE COMPANY	1,342	67.71	1,342	0	0	0.00	0	0	0
GOVERNMENT EMPLOYEES INSURANCE COMPANY	640	32.29	634	0	-18	0.00 **	118	0	0
CONTINENTAL CASUALTY COMPANY	0	0.00	81,896	110,328	110,328	134.72	0	0	0
NATIONAL CASUALTY COMPANY	0	0.00	0	0	127,466	0.00	127,466	0	0
LIBERTY MUTUAL INSURANCE COMPANY	0	0.00	0	0	-3,052	0.00 **	10,175	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 5									
Totals - Top 25 Companies	1,982	100.00	83,872	110,328	234,724	279.86	137,759	0	0
Totals - All Companies	1,982	100.00	83,872	110,328	234,724	279.86	137,759	0	0

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
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COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>NON-CANCELLABLE A&H *</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
OAK CASUALTY INSURANCE COMPANY	14,124	72.47	46,455	19,085	-6,909	0.00 **	136,555	0	0
LIBERTY MUTUAL INSURANCE COMPANY	5,156	26.46	5,156	2,302	2,302	44.65	0	0	0
MUTUAL PROTECTIVE INSURANCE COMPANY	114	0.58	120	0	1	0.83	23	0	0
STONEBRIDGE CASUALTY INSURANCE COMPANY	95	0.49	80	0	5	6.25	23	0	0
ASSOCIATES INSURANCE COMPANY	0	0.00	34,382	0	-2,842	0.00 **	300	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 5									
Totals - Top 25 Companies	19,489	100.00	86,193	21,387	-7,443	-8.64	136,901	0	0
Totals - All Companies	19,489	100.00	86,193	21,387	-7,443	-8.64	136,901	0	0

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	<u>GUARANTEED RENEWABLE A&H *</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
CONTINENTAL CASUALTY COMPANY	32,778,696	54.56	12,194,103	9,019,757	10,867,161	89.12	27,323,359	0	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	15,574,359	25.92	13,114,084	8,145,858	9,666,716	73.71	6,739,618	2,189	26,528
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	5,198,136	8.65	5,157,161	3,726,656	3,836,750	74.40	1,392,136	2,544	433
AF&L INSURANCE COMPANY	3,286,702	5.47	3,361,752	637,325	775,398	23.07	1,131,253	8,164	10,448
MUTUAL PROTECTIVE INSURANCE COMPANY	3,030,366	5.04	2,890,251	2,077,052	1,980,540	68.52	2,464,782	33,348	37,458
OAK CASUALTY INSURANCE COMPANY	328,216	0.55	588,372	199,276	239,184	40.65	224,471	0	0
AMERICAN STATES INSURANCE COMPANY	169,581	0.28	165,885	72,859	98,524	59.39	391,625	0	-841
COLONIAL PENN FRANKLIN INSURANCE COMPANY	16,080	0.03	15,974	11,819	12,360	77.38	7,991	0	-11
NATIONAL CASUALTY COMPANY	3,015	0.01	2,954	4,623	4,615	156.23	0	0	0
GENESIS INSURANCE COMPANY	1,056	0.00	1,056	0	0	0.00	0	0	0
AMEX ASSURANCE COMPANY	523	0.00	523	0	0	0.00	0	0	0
UNITED WISCONSIN INSURANCE COMPANY	459	0.00	308	380	380	123.38	0	0	0
COLONIAL PENN INSURANCE COMPANY	134	0.00	113	0	0	0.00	0	0	0
MARYLAND CASUALTY COMPANY	109	0.00	109	0	0	0.00	0	0	0
LIBERTY MUTUAL INSURANCE COMPANY	72	0.00	72	0	0	0.00	0	0	0
AMERICAN CASUALTY COMPANY OF READING PA	8	0.00	8	0	0	0.00	0	0	0
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0	0.00	0	0	-15,000	0.00 **	0	0	0
SECURITY INSURANCE COMPANY OF HARTFORD	-304,487	-0.51	-304,487	-114,355	-114,355	0.00 **	0	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 18									
Totals - Top 25 Companies	60,083,025	100.00	37,188,238	23,781,250	27,352,273	73.55	39,675,235	46,245	74,015
Totals - All Companies	60,083,025	100.00	37,188,238	23,781,250	27,352,273	73.55	39,675,235	46,245	74,015

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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COMPANY NAME	<u>NON-RENEWABLE FOR STATED REASONS ONLY *</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	31,377,790	58.24	32,252,375	29,289,069	28,415,370	88.10	22,059,647	214,648	273,371
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	22,174,803	41.16	22,922,003	20,865,717	20,075,470	87.58	12,993,238	292,260	279,611
MUTUAL PROTECTIVE INSURANCE COMPANY	232,051	0.43	240,223	298,317	302,322	125.85	475,118	5,857	7,186
NATIONAL CASUALTY COMPANY	64,782	0.12	62,629	97,510	109,735	175.21	35,239	0	0
OAK CASUALTY INSURANCE COMPANY	16,217	0.03	40,567	11,142	1,941	4.78	375	0	0
COLONIAL PENN FRANKLIN INSURANCE COMPANY	6,419	0.01	6,332	3,478	2,999	47.36	3,190	0	-41
CONTINENTAL CASUALTY COMPANY	1,127	0.00	103,922	29	29	0.03	0	0	0
AMERICAN CASUALTY COMPANY OF READING PA	17	0.00	17	0	0	0.00	0	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 8									
Totals - Top 25 Companies	53,873,206	100.00	55,628,068	50,565,262	48,907,866	87.92	35,566,807	512,765	560,127
Totals - All Companies	53,873,206	100.00	55,628,068	50,565,262	48,907,866	87.92	35,566,807	512,765	560,127

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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COMPANY NAME	Premiums Written \$	MKT SHARE %	OTHER ACCIDENT ONLY *		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
COMBINED SPECIALTY INSURANCE COMPANY	10,165,754	56.55	14,339,671	4,183,528	4,806,518	33.52	1,083,962	0	0
GULF INSURANCE COMPANY	4,808,531	26.75	4,810,485	295,905	295,905	6.15	0	15	15
OLD REPUBLIC INSURANCE COMPANY	1,805,718	10.04	1,562,008	823,133	1,167,554	74.75	420,063	0	0
TIG INSURANCE COMPANY	604,465	3.36	616,823	267,471	222,130	36.01	235,642	3,761	8,761
AMERICAN AUTOMOBILE INSURANCE COMPANY	462,114	2.57	499,249	172,408	189,536	37.96	69,478	26,666	26,666
NATIONAL CASUALTY COMPANY	60,494	0.34	60,490	5,635	2,480	4.10	0	0	0
AMERICAN HOME ASSURANCE COMPANY	26,061	0.14	26,985	25,000	25,796	95.59	4,048	0	16
BANKERS INSURANCE COMPANY	25,539	0.14	25,539	0	0	0.00	0	0	0
FEDERAL INSURANCE COMPANY	12,486	0.07	12,363	0	371	3.00	3,114	0	48
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	2,377	0.01	2,368	0	-18	0.00 **	185	0	0
OAK CASUALTY INSURANCE COMPANY	1,543	0.01	1,719	0	0	0.00	0	0	0
FARMERS MUTUAL HAIL INSURANCE CO OF IA	1,275	0.01	1,325	0	0	0.00	0	0	0
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	757	0.00	812	0	3	0.37	567	0	0
NATIONWIDE MUTUAL INSURANCE COMPANY	90	0.00	86	0	0	0.00	20	0	0
ASSOCIATES INSURANCE COMPANY	0	0.00	2,325	0	-1,455	0.00 **	106	0	0
CENTRAL NATIONAL INS CO OF OMAHA THE	0	0.00	7,194	0	0	0.00	0	0	0
FIREMANS FUND INSURANCE COMPANY	0	0.00	0	11,345	-6,436	0.00 **	0	324	324
UNITED STATES FIRE INSURANCE COMPANY	0	0.00	0	0	-24	0.00 **	-24	0	-16
VIGILANT INSURANCE COMPANY	0	0.00	457	0	-83	0.00 **	118	0	-11
EMPLOYERS FIRE INSURANCE COMPANY THE	0	0.00	40	0	0	0.00	0	0	0
UNDERWRITERS AT LLOYDS LONDON	0	0.00	0	14	14	0.00	0	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 21									
Totals - Top 25 Companies	17,977,204	100.00	21,969,939	5,784,439	6,702,291	30.51	1,817,279	30,766	35,803
Totals - All Companies	17,977,204	100.00	21,969,939	5,784,439	6,702,291	30.51	1,817,279	30,766	35,803

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>ALL OTHER A&H *</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
CLARENDON NATIONAL INSURANCE COMPANY	4,290,281	33.49	4,281,709	387,253	2,236,564	52.24	2,071,147	99,784	99,784
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	3,721,980	29.05	3,820,152	2,053,596	2,584,495	67.65	2,577,128	3,145	11,639
AMERICAN BANKERS INSURANCE COMPANY OF FL	1,592,347	12.43	1,629,614	206,621	208,712	12.81	106,151	0	2,888
AMERICAN CONTINENTAL INSURANCE COMPANY	1,462,987	11.42	1,462,987	2,286,576	2,162,461	147.81	641,424	0	-4,577
MARKEL INSURANCE COMPANY	1,290,252	10.07	1,272,174	805,029	871,254	68.49	402,832	0	0
UNDERWRITERS AT LLOYDS LONDON	307,891	2.40	294,954	0	0	0.00	0	0	0
REPUBLIC WESTERN INSURANCE COMPANY	77,952	0.61	77,952	12,845	19,868	25.49	15,824	1,318	1,318
AMERICAN RELIABLE INSURANCE COMPANY	59,204	0.46	268,809	17,325	10,561	3.93	18,902	0	-432
METROPOLITAN PROPERTY & CASUALTY INS CO	30,904	0.24	31,030	1,340	1,501	4.84	620	0	0
CAPITOL INDEMNITY CORPORATION	16,891	0.13	16,572	9,108	8,258	49.83	500	0	0
CINCINNATI INSURANCE COMPANY THE	11,829	0.09	11,829	8,435	8,435	71.31	0	0	0
OAK CASUALTY INSURANCE COMPANY	11,316	0.09	12,217	2,087	2,250	18.42	163	121	121
COMBINED SPECIALTY INSURANCE COMPANY	1,476	0.01	1,411	0	0	0.00	0	0	0
NATIONAL CASUALTY COMPANY	372	0.00	388	0	0	0.00	0	0	0
CINCINNATI CASUALTY COMPANY THE	340	0.00	340	0	0	0.00	0	0	0
LIBERTY MUTUAL INSURANCE COMPANY	179	0.00	179	0	-148	0.00 **	1,712	0	0
SHELBY CASUALTY INSURANCE COMPANY	0	0.00	0	1,000	0	0.00	1,000	0	0
UNITED STATES FIDELITY & GUARANTY CO	0	0.00	0	0	-2,088	0.00 **	3,987	0	-521
DOCTORS' COMPANY THE	0	0.00	0	748	-8,199	0.00 **	2,500	0	-6,121
UNITED STATES FIRE INSURANCE COMPANY	0	0.00	0	0	2	0.00	5	0	0
AMERICAN STATES INSURANCE COMPANY	0	0.00	0	0	275	0.00	275	0	21
TIG INSURANCE COMPANY	-8,362	-0.07	-8,362	362,712	-522,741	0.00 **	371,200	18,805	1,685
NORTH AMERICAN SPECIALTY INSURANCE CO	-56,301	-0.44	-56,302	-948,104	1,382,416	0.00 **	3,457,713	8,885	236,573
TOTAL NUMBER OF COMPANIES THIS LINE: 23									
Totals - Top 25 Companies	12,811,538	100.00	13,117,653	5,206,571	8,963,876	68.33	9,673,083	132,058	342,378
Totals - All Companies	12,811,538	100.00	13,117,653	5,206,571	8,963,876	68.33	9,673,083	132,058	342,378

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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COMPANY NAME	FEDERAL EMPLOYEES HEALTH BENEFITS PROGRAM PREMIUM								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
NIAGARA FIRE INSURANCE COMPANY	60,576,748	100.00	60,576,748	26,054,344	27,578,401	45.53	8,764,562	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 1									
Totals - Top 25 Companies	60,576,748	100.00	60,576,748	26,054,344	27,578,401	45.53	8,764,562	0	0
Totals - All Companies	60,576,748	100.00	60,576,748	26,054,344	27,578,401	45.53	8,764,562	0	0

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>WORKERS' COMPENSATION</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
COMBINED SPECIALTY INSURANCE COMPANY	117,052,507	6.27	100,186,304	50,538,471	100,278,696	100.09	202,285,919	2,934,233	8,386,228
ZURICH AMERICAN INSURANCE COMPANY	66,248,266	3.55	55,644,676	19,290,726	51,652,647	92.83	66,864,688	1,488,739	-79,074
LIBERTY MUTUAL INSURANCE COMPANY	56,906,945	3.05	57,890,119	28,839,620	48,917,185	84.50	98,115,349	1,840,314	4,171,908
COMMERCE & INDUSTRY INSURANCE COMPANY	56,627,770	3.03	29,754,357	3,806,586	17,887,032	60.12	15,536,410	201,592	2,233,716
TRAVELERS INDEMNITY COMPANY OF IL THE	52,299,625	2.80	54,398,233	31,145,405	29,716,222	54.63	116,671,159	2,978,697	4,387,962
LIBERTY MUTUAL FIRE INSURANCE COMPANY	52,067,006	2.79	45,342,034	64,380,772	52,207,502	115.14	145,769,199	4,026,939	2,800,825
CINCINNATI CASUALTY COMPANY THE	47,586,346	2.55	36,004,471	20,436,322	28,249,029	78.46	49,113,384	1,385,002	2,010,089
ST PAUL FIRE & MARINE INSURANCE COMPANY	44,221,674	2.37	32,365,917	10,151,365	25,697,691	79.40	32,978,094	478,418	1,801,505
WEST BEND MUTUAL INSURANCE COMPANY	31,443,166	1.68	27,569,014	16,499,246	21,652,087	78.54	39,783,178	761,962	1,101,696
GENERAL CASUALTY COMPANY OF ILLINOIS	28,104,538	1.50	26,483,855	13,029,846	23,592,728	89.08	24,254,160	741,845	1,035,300
COUNTRY MUTUAL INSURANCE COMPANY	27,213,981	1.46	25,147,843	16,552,947	20,597,499	81.91	46,180,987	1,361,857	1,602,724
AMERICAN MOTORISTS INSURANCE COMPANY	25,740,931	1.38	27,170,914	14,423,048	3,522,575	12.96	22,306,924	570,949	-303,843
OHIO FARMERS INSURANCE COMPANY	25,605,913	1.37	22,941,582	13,661,011	25,487,903	111.10	35,570,341	167,947	894,199
STATE FARM FIRE & CASUALTY COMPANY	24,708,946	1.32	25,891,351	18,285,302	16,511,125	63.77	30,401,940	722,774	196,654
TRANSCONTINENTAL INSURANCE COMPANY	23,267,214	1.25	23,002,711	23,427,337	23,113,757	100.48	31,844,394	1,144,287	1,113,672
TWIN CITY FIRE INSURANCE COMPANY	23,163,885	1.24	21,623,512	8,044,205	12,511,148	57.86	35,263,916	814,060	817,876
SENTRY INSURANCE A MUTUAL COMPANY	22,091,796	1.18	15,583,507	8,369,763	8,318,874	53.38	26,304,557	535,626	770,763
PEKIN INSURANCE COMPANY	21,057,096	1.13	19,271,923	8,730,671	12,235,245	63.49	21,260,980	768,079	1,092,100
TRAVELERS INDEMNITY COMPANY THE	20,676,204	1.11	8,515,607	1,128,165	4,822,393	56.63	17,641,137	97,247	533,844
LEGION INSURANCE COMPANY	20,209,582	1.08	22,853,026	18,753,953	38,131,994	166.86	54,925,454	1,741,446	2,348,314
TRANSPORTATION INSURANCE COMPANY	19,569,784	1.05	10,302,406	17,811,348	6,842,451	66.42	55,471,473	1,098,472	921,594
DIAMOND INSURANCE COMPANY	19,356,795	1.04	15,796,314	7,249,160	13,775,268	87.21	13,624,976	912,659	1,555,774
AMERICAN STATES INSURANCE COMPANY	18,719,129	1.00	23,599,260	16,835,186	17,080,969	72.38	29,392,436	775,044	1,557,585
FEDERAL INSURANCE COMPANY	18,250,526	0.98	16,722,277	7,655,005	8,580,081	51.31	21,219,321	659,562	793,435
AMERICAN PROTECTION INSURANCE COMPANY	17,482,766	0.94	20,533,386	13,881,743	26,281,019	127.99	37,679,804	1,164,669	-1,062,816
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	879,672,391	47.10	764,594,599	452,927,203	637,663,120	83.40	1,270,460,180	29,372,419	40,682,030
Totals - All Companies	1,867,535,339	100.00	1,748,291,576	1,289,963,074	1,532,389,554	87.65	3,578,124,529	88,269,013	75,561,316

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
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TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>OTHER LIABILITY</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
ILLINOIS NATIONAL INSURANCE CO	460,138,442	21.48	365,677,919	325,901,398	397,532,116	108.71	613,016,451	27,973,483	34,340,684
ZURICH AMERICAN INSURANCE COMPANY OF IL	176,352,880	8.23	175,107,375	129,227,106	156,782,681	89.54	249,384,212	17,942,471	22,575,880
ZURICH AMERICAN INSURANCE COMPANY	123,065,569	5.75	154,605,242	45,296,597	137,497,037	88.93	169,934,064	10,540,610	24,373,105
NEW HAMPSHIRE INSURANCE COMPANY	106,462,899	4.97	156,115,934	7,772,120	83,318,973	53.37	86,003,842	1,095,409	11,578,346
LIBERTY INSURANCE COMPANY OF AMERICA	95,774,506	4.47	92,033,520	89,766,990	190,620,573	207.12	295,799,520	0	-3,537,149
NATIONAL UNION FIRE INSURANCE CO OF PITT	84,303,952	3.94	113,786,447	115,539,567	90,881,282	79.87	220,224,708	36,445,994	30,072,430
FEDERAL INSURANCE COMPANY	79,708,302	3.72	74,692,598	29,216,948	38,735,605	51.86	181,775,623	10,974,174	-630,162
AMERICAN ZURICH INSURANCE COMPANY	55,925,034	2.61	54,825,728	61,319,184	63,616,156	116.03	45,217,546	1,004,109	-12,625,851
UNDERWRITERS AT LLOYDS LONDON	55,407,737	2.59	56,108,391	30,966,041	57,379,958	102.27	190,678,496	0	0
CONTINENTAL CASUALTY COMPANY	47,635,787	2.22	46,760,385	66,278,154	65,782,876	140.68	377,055,469	4,854,552	-7,479,035
ST PAUL FIRE & MARINE INSURANCE COMPANY	40,278,864	1.88	33,042,519	12,911,107	13,825,084	41.84	50,128,821	3,919,897	5,468,239
STATE FARM FIRE & CASUALTY COMPANY	31,432,530	1.47	31,135,558	21,753,257	26,791,729	86.05	97,475,497	269,058	-116,855
LUMBERMENS MUTUAL CASUALTY COMPANY	31,064,151	1.45	41,005,844	25,611,799	20,225,381	49.32	61,102,036	-182,834	792,557
CINCINNATI INSURANCE COMPANY THE	30,125,959	1.41	24,266,131	10,912,636	17,083,738	70.40	45,445,671	1,531,666	2,857,991
TIG INSURANCE COMPANY	23,016,817	1.07	19,843,170	2,880,184	9,240,637	46.57	27,375,591	2,547,516	5,505,160
COLUMBIA CASUALTY COMPANY	22,106,683	1.03	33,322,375	46,931,101	58,717,244	176.21	41,039,522	2,664,840	2,169,843
GULF INSURANCE COMPANY	20,470,062	0.96	21,404,916	3,379,810	12,627,513	58.99	27,507,276	2,516,509	760,590
EXECUTIVE RISK INDEMNITY INC	15,899,027	0.74	16,869,683	2,241,341	-2,620,640	0.00 **	17,291,186	1,952,402	7,084,739
ST PAUL MERCURY INSURANCE COMPANY	15,718,929	0.73	14,247,362	9,433,783	7,021,851	49.29	22,760,173	2,006,663	1,897,236
WEST BEND MUTUAL INSURANCE COMPANY	14,990,360	0.70	12,989,899	2,984,821	4,877,201	37.55	16,497,136	1,151,665	3,111,691
AMERICAN HOME ASSURANCE COMPANY	14,168,881	0.66	12,005,960	3,350,647	2,633,068	21.93	23,297,474	1,509,736	1,202,620
ROYAL INSURANCE COMPANY OF AMERICA	13,902,379	0.65	14,376,595	5,231,018	6,822,521	47.46	28,423,713	503,077	1,185,150
COUNTRY MUTUAL INSURANCE COMPANY	13,622,983	0.64	13,556,364	9,289,460	812,385	5.99	34,352,947	332,107	-6,889,739
AMERICAN GUARANTEE & LIABILITY INS CO	13,458,423	0.63	12,036,827	6,313,997	8,235,578	68.42	12,859,743	350,081	2,288,802
GREAT AMERICAN INSURANCE COMPANY	12,185,419	0.57	11,194,007	275,597	4,766,000	42.58	17,834,550	539,732	665,938
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	1,597,216,575	74.57	1,601,010,749	1,064,784,663	1,473,206,547	92.02	2,952,481,267	132,442,917	126,652,210
Totals - All Companies	2,141,863,065	100.00	2,153,055,120	1,565,149,911	1,945,124,866	90.34	4,780,184,117	201,859,153	159,430,405

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>PRODUCTS LIABILITY</u>		Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$	Losses Paid \$					
LUMBERMENS MUTUAL CASUALTY COMPANY	15,044,810	12.61	6,416,557	4,190,143	-41,549,448	0.00 **	16,805,171	10,203,911	11,936,096
ZURICH AMERICAN INSURANCE COMPANY	10,899,982	9.14	8,838,840	2,808,957	11,291,511	127.75	22,764,724	2,338,763	896,453
ALLIANZ INSURANCE COMPANY	8,034,825	6.74	8,304,542	-251,987	4,881,275	58.78	24,560,721	-25,260	-619,337
AMERICAN GUARANTEE & LIABILITY INS CO	7,717,102	6.47	8,030,508	807,841	1,982,952	24.69	4,155,121	17,305	1,469,487
ST PAUL FIRE & MARINE INSURANCE COMPANY	7,230,067	6.06	6,052,781	575,417	2,373,426	39.21	8,927,173	430,956	1,290,226
FEDERAL INSURANCE COMPANY	4,869,932	4.08	4,216,291	12,002,234	11,380,524	269.92	26,996,504	1,868,760	725,822
CINCINNATI INSURANCE COMPANY THE	4,181,316	3.51	3,339,062	276,703	1,260,623	37.75	4,550,504	252,504	2,057,316
ST PAUL MERCURY INSURANCE COMPANY	3,577,072	3.00	3,657,459	192,649	1,339,566	36.63	4,273,094	266,706	763,967
UNITED STATES FIRE INSURANCE COMPANY	3,341,252	2.80	2,718,484	279,588	-2,116,593	0.00 **	7,511,868	650,475	747,228
SENTRY INSURANCE A MUTUAL COMPANY	3,123,472	2.62	2,327,028	468,480	1,648,228	70.83	14,245,519	363,493	188,274
ST PAUL GUARDIAN INSURANCE COMPANY	2,708,509	2.27	2,293,162	558,247	1,683,345	73.41	2,935,562	420,602	899,546
AMERICAN ZURICH INSURANCE COMPANY	2,577,772	2.16	786,333	2,477,541	1,693,251	215.34	1,613,765	665,618	119,813
NATIONAL SURETY CORPORATION	2,545,104	2.13	2,458,442	108,228	1,917,602	78.00	7,067,945	16,142	-1,420,527
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2,426,513	2.03	2,407,421	2,233,534	-3,900,911	0.00 **	5,217,031	556,540	-86,290
ROYAL INSURANCE COMPANY OF AMERICA	2,079,415	1.74	2,147,602	247,315	6,280,322	292.43	14,226,477	921,631	4,541,435
TWIN CITY FIRE INSURANCE COMPANY	1,925,496	1.61	1,394,297	520	288,613	20.70	3,194,181	6,781	-462,768
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1,836,575	1.54	1,814,731	280,440	605,219	33.35	2,324,045	210,216	329,436
WEST BEND MUTUAL INSURANCE COMPANY	1,734,091	1.45	1,626,530	130,672	193,895	11.92	688,419	76,737	181,597
MEDMARC CASUALTY INSURANCE COMPANY	1,672,370	1.40	1,520,773	9,783	1,337,270	87.93	2,305,067	256,982	980,929
KEMPER CASUALTY INSURANCE COMPANY	1,502,357	1.26	1,138,799	0	1,128,627	99.11	1,128,627	0	264
OLD REPUBLIC INSURANCE COMPANY	1,389,079	1.16	1,436,601	33,752	587,052	40.86	2,227,142	23,853	301,031
FEDERATED MUTUAL INSURANCE COMPANY	1,336,789	1.12	1,174,579	156,706	729,766	62.13	2,244,041	67,094	253,177
ILLINOIS NATIONAL INSURANCE CO	1,208,439	1.01	832,717	103,984	197,709	23.74	2,999,542	388,784	466,593
AMERICAN MOTORISTS INSURANCE COMPANY	1,191,013	1.00	1,249,367	8,579,097	189,310,047	15,152.48	185,585,735	9,570,977	144,468,153
WINTERTHUR INTERNATIONAL AMERICA INS CO	1,130,717	0.95	1,150,444	431,621	1,136,520	98.79	4,110,201	143,602	246,513
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	95,284,069	79.89	77,333,350	36,701,465	195,680,391	253.03	372,658,179	29,693,172	170,274,434
Totals - All Companies	119,262,568	100.00	100,977,568	83,202,042	299,448,182	296.55	841,912,275	57,230,736	198,885,925

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	<u>PRIVATE PASSENGER AUTO NO-FAULT (PIP)</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
GEICO GENERAL INSURANCE COMPANY	1,053,206	42.94	1,094,649	1,147,177	1,262,915	115.37	588,305	14,415	18,203
GOVERNMENT EMPLOYEES INSURANCE COMPANY	607,708	24.78	621,647	435,800	503,674	81.02	294,343	4,993	7,324
WEST AMERICAN INSURANCE COMPANY	139,008	5.67	144,356	215,515	398,099	275.78	280,809	1,730	22,634
GEICO INDEMNITY COMPANY	134,332	5.48	130,307	81,114	85,888	65.91	44,156	741	855
AMICA MUTUAL INSURANCE COMPANY	84,428	3.44	84,519	65,286	20,080	23.76	32,538	3,944	692
VIKING INSURANCE COMPANY OF WISCONSIN	82,912	3.38	84,295	40,316	27,044	32.08	20,766	744	8,866
COLONIAL PENN FRANKLIN INSURANCE COMPANY	82,804	3.38	89,936	62,026	2,294	2.55	32,490	120	5,624
GEICO CASUALTY COMPANY	80,158	3.27	78,012	90,362	113,433	145.40	40,049	1,153	2,076
COLONIAL PENN INSURANCE COMPANY	70,352	2.87	80,683	15,405	4,634	5.74	22,445	0	-1,290
ECONOMY PREFERRED INSURANCE COMPANY	44,547	1.82	60,433	18,530	13,636	22.56	11,719	82	-113
ECONOMY FIRE & CASUALTY COMPANY	44,286	1.81	59,614	29,469	1,180	1.98	14,492	28	-3,045
G E AUTO & HOME ASSURANCE COMPANY	31,542	1.29	25,614	3,370	639	2.49	8,565	0	0
AMERICAN UNION INSURANCE COMPANY	9,246	0.38	9,424	0	0	0.00	0	0	0
AMERICAN FIRE AND CASUALTY COMPANY	7,692	0.31	8,123	501	54,995	677.03	55,146	0	6,653
FEDERAL INSURANCE COMPANY	6,873	0.28	6,446	0	555	8.61	2,513	0	28
OHIO CASUALTY INSURANCE COMPANY THE	6,473	0.26	7,031	1,243	4,421	62.88	6,763	0	774
EQUITY MUTUAL INSURANCE COMPANY	5,576	0.23	5,575	0	0	0.00	0	47	47
CLARENDON NATIONAL INSURANCE COMPANY	3,512	0.14	77,543	0	-45,066	0.00 **	813	0	0
SENTRY INSURANCE A MUTUAL COMPANY	913	0.04	15,879	2,550	6,638	41.80	25,057	0	633
TOKIO MARINE & FIRE INSURANCE CO LTD THE	661	0.03	727	0	147	20.22	1,075	0	20
IMT INSURANCE COMPANY (MUTUAL)	642	0.03	423	0	0	0.00	0	0	0
HARTFORD INSURANCE CO OF THE MIDWEST	630	0.03	330	22,414	15,211	4,609.39	8,219	240	-435
ECONOMY PREMIER ASSURANCE COMPANY	406	0.02	677	430	-5,695	0.00 **	-1	0	-616
CENTENNIAL INSURANCE COMPANY	145	0.01	146	0	-4	0.00 **	28	0	-3
HARTFORD UNDERWRITERS INSURANCE COMPANY	53	0.00	62	-9,901	-43,094	0.00 **	2,908	-495	-4,309
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	2,498,105	101.85	2,686,451	2,221,607	2,421,624	90.14	1,493,198	27,742	64,618
Totals - All Companies	2,452,700	100.00	2,644,573	9,072,194	7,161,037	270.78	6,151,626	156,087	253,242

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	OTHER PRIVATE PASSENGER AUTO LIABILITY								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	745,539,391	29.20	733,819,943	575,664,735	585,828,301	79.83	554,984,640	39,927,984	45,505,121
ALLSTATE INSURANCE COMPANY	199,833,249	7.83	202,962,064	139,780,406	123,877,940	61.04	159,259,616	16,869,179	14,801,407
COUNTRY MUTUAL INSURANCE COMPANY	153,489,260	6.01	153,164,340	96,838,813	93,567,990	61.09	122,973,470	3,897,067	3,433,640
ILLINOIS FARMERS INSURANCE COMPANY	135,259,863	5.30	134,368,825	77,130,969	82,746,461	61.58	125,788,365	7,016,364	2,184,810
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	107,069,989	4.19	105,874,673	73,661,685	77,662,277	73.35	86,300,564	6,420,621	8,024,492
STATE FARM FIRE & CASUALTY COMPANY	52,894,997	2.07	46,012,670	35,487,791	45,096,181	98.01	37,097,796	1,809,911	2,370,692
ALLSTATE PROPERTY & CASUALTY INS CO	38,687,697	1.52	32,106,110	14,348,774	22,267,899	69.36	21,451,566	80,273	2,103,528
MID CENTURY INSURANCE COMPANY	36,908,534	1.45	37,392,351	23,694,233	20,634,409	55.18	28,476,871	1,610,505	526,754
SAFECO INSURANCE COMPANY OF ILLINOIS	31,939,434	1.25	26,027,012	8,042,168	18,633,669	71.59	14,505,966	260,225	953,031
GEICO GENERAL INSURANCE COMPANY	29,587,916	1.16	29,993,164	18,873,167	20,853,191	69.53	16,334,762	636,339	800,192
UNIVERSAL CASUALTY COMPANY	28,773,698	1.13	29,853,174	16,539,108	14,843,020	49.72	32,364,945	2,383,842	2,202,073
AMERICAN AMBASSADOR CASUALTY COMPANY	28,519,973	1.12	31,102,785	24,535,667	20,703,880	66.57	24,353,265	2,650,864	2,901,359
NATIONWIDE MUTUAL INSURANCE COMPANY	28,010,319	1.10	28,448,973	18,322,038	20,779,114	73.04	21,058,479	1,005,012	1,260,100
FARMERS AUTOMOBILE INSURANCE ASSN THE	27,740,976	1.09	26,488,391	18,671,267	22,130,815	83.55	26,009,178	738,415	1,351,237
ECONOMY PREFERRED INSURANCE COMPANY	26,395,629	1.03	35,678,180	26,798,864	16,790,211	47.06	33,498,788	1,571,575	355,371
ALLSTATE INDEMNITY COMPANY	25,617,057	1.00	26,403,894	20,090,763	16,793,982	63.60	21,166,476	1,877,516	1,681,630
FOUNDERS INSURANCE COMPANY	24,614,444	0.96	24,599,796	13,514,377	13,207,443	53.69	21,573,374	2,057,739	5,738,457
HARTFORD INSURANCE CO OF THE MIDWEST	24,121,552	0.94	24,617,585	16,583,764	16,395,588	66.60	22,694,106	1,328,682	1,784,217
UNITED SERVICES AUTOMOBILE ASSOCIATION	21,482,134	0.84	21,058,662	16,134,210	17,976,065	85.36	20,360,214	1,172,295	1,108,621
AMERICAN SERVICE INSURANCE COMPANY INC	21,426,128	0.84	21,081,134	6,830,391	8,410,076	39.89	22,439,182	1,133,788	1,647,765
AMERICAN STANDARD INSURANCE CO OF WI	18,981,541	0.74	18,776,769	10,541,815	11,515,037	61.33	12,011,039	1,181,205	1,451,980
ECONOMY FIRE & CASUALTY COMPANY	18,375,428	0.72	20,413,620	15,720,204	9,297,699	45.55	17,927,730	1,087,239	466,330
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	18,054,097	0.71	20,626,594	14,095,141	44,685,909	216.64	43,301,805	962,928	4,123,134
PROGRESSIVE PREMIER INS CO OF ILLINOIS	17,658,798	0.69	22,546,973	12,744,590	12,386,688	54.94	12,084,449	545,832	577,679
LIBERTY MUTUAL FIRE INSURANCE COMPANY	16,919,352	0.66	16,525,245	11,667,380	10,032,682	60.71	13,556,852	853,242	739,715
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	1,877,901,456	73.55	1,869,942,927	1,306,312,320	1,347,116,527	72.04	1,511,573,498	99,078,642	108,093,335
Totals - All Companies	2,553,307,684	100.00	2,515,839,889	1,732,854,523	1,835,421,310	72.95	2,158,868,605	124,697,547	134,118,675

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	<u>COMMERCIAL AUTO NO-FAULT (PIP)</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
CLARENDON NATIONAL INSURANCE COMPANY	77,355	-83.36	14,191	0	4,087	28.80	4,148	0	0
ZURICH AMERICAN INSURANCE COMPANY	48,045	-51.77	32,625	0	6,971	21.37	14,591	0	-248
NATIONAL CASUALTY COMPANY	29,500	-31.79	29,500	0	981	3.33	9,358	0	328
HANOVER INSURANCE COMPANY	14,295	-15.40	13,986	0	-415	0.00 **	220	0	-182
WINTERTHUR INTERNATIONAL AMERICA INS CO	5,947	-6.41	5,947	0	1,385	23.29	4,374	0	0
NEW HAMPSHIRE INSURANCE COMPANY	5,815	-6.27	2,539	12,411	9,689	381.61	515	128	-69
YASUDA FIRE & MARINE INSURANCE CO OF AM	3,731	-4.02	2,515	0	0	0.00	0	0	0
CINCINNATI INSURANCE COMPANY THE	3,379	-3.64	3,225	721	221	6.85	0	0	0
SENTRY SELECT INSURANCE COMPANY	3,232	-3.48	4,370	0	1,016	23.25	2,521	0	25
UNITED STATES FIDELITY & GUARANTY CO	3,016	-3.25	3,016	0	0	0.00	2	0	-28
GULF INSURANCE COMPANY	1,941	-2.09	1,937	0	2,267	117.04	2,267	0	719
AMERICAN MODERN HOME INSURANCE COMPANY	1,312	-1.41	1,312	0	0	0.00	0	0	0
VANLINER INSURANCE COMPANY	1,034	-1.11	294	0	0	0.00	0	0	0
ST PAUL MERCURY INSURANCE COMPANY	871	-0.94	128	0	42	32.81	91	0	6
INTERSTATE INDEMNITY COMPANY	846	-0.91	846	0	10,152	1,200.00	10,152	0	62
FIDELITY & DEPOSIT COMPANY OF MARYLAND	833	-0.90	346	0	887	256.36	887	0	66
NORTHLAND INSURANCE COMPANY	727	-0.78	544	0	246	45.22	511	0	20
JEFFERSON INSURANCE COMPANY	664	-0.72	360	0	450	125.00	450	0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	650	-0.70	534	0	-8	0.00 **	-24	0	20
ONEBEACON INSURANCE COMPANY	495	-0.53	726	0	-13	0.00 **	213	0	0
AMICA MUTUAL INSURANCE COMPANY	454	-0.49	531	0	0	0.00	0	0	0
ATLANTIC INSURANCE COMPANY	245	-0.26	245	0	288	117.55	288	0	91
ONEBEACON AMERICA INSURANCE COMPANY	217	-0.23	217	0	0	0.00	0	0	0
ACE AMERICAN INSURANCE COMPANY	200	-0.22	178	0	0	0.00	0	0	0
TIG INSURANCE COMPANY	147	-0.16	131	0	0	0.00	118	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	204,951	-220.86	120,243	13,132	38,246	31.81	50,682	128	810
Totals - All Companies	-92,796	100.00	-172,606	124,141	-1,039,728	602.37	-426,585	4,682	-435,383

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	<u>OTHER COMMERCIAL AUTO LIABILITY</u>							
		MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
AMERICAN COUNTRY INSURANCE COMPANY	30,399,262	4.35	30,921,785	19,736,982	16,030,428	51.84	40,984,360	2,589,141	990,142
CINCINNATI INSURANCE COMPANY THE	23,970,047	3.43	17,999,408	12,281,322	8,878,379	49.33	19,293,721	839,501	879,343
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	21,751,345	3.11	21,483,356	12,171,461	13,230,835	61.59	14,214,778	1,092,654	1,132,918
GREAT WEST CASUALTY COMPANY	20,888,892	2.99	18,399,004	11,267,539	13,924,777	75.68	30,552,583	1,949,684	2,008,310
TRANSGUARD INS CO OF AMERICA INC	19,667,492	2.82	17,290,202	5,853,462	6,973,605	40.33	15,103,717	237,193	254,387
ST PAUL FIRE & MARINE INSURANCE COMPANY	19,070,141	2.73	15,358,911	11,377,895	11,737,244	76.42	17,761,967	773,072	976,265
NORTHLAND INSURANCE COMPANY	19,069,541	2.73	15,260,432	7,199,613	7,164,296	46.95	11,732,534	917,628	820,582
AMERICAN SERVICE INSURANCE COMPANY INC	15,009,447	2.15	13,679,710	806,434	6,139,027	44.88	7,477,035	68,426	446,071
WEST BEND MUTUAL INSURANCE COMPANY	13,646,053	1.95	12,343,547	5,819,919	11,883,866	96.28	19,167,995	585,945	1,711,165
GENERAL CASUALTY COMPANY OF ILLINOIS	12,809,321	1.83	12,454,476	6,927,259	11,352,565	91.15	13,749,037	600,454	650,504
ZURICH AMERICAN INSURANCE COMPANY	12,312,253	1.76	11,706,864	7,827,247	12,383,746	105.78	13,528,583	617,264	443,641
CONTINENTAL CASUALTY COMPANY	12,075,113	1.73	11,384,243	8,224,034	13,607,382	119.53	40,896,503	927,344	1,597,724
PEKIN INSURANCE COMPANY	11,823,133	1.69	11,058,067	7,123,456	9,251,334	83.66	13,932,654	874,640	1,583,889
LANCER INSURANCE COMPANY	11,505,555	1.65	10,553,068	3,633,414	11,755,068	111.39	14,569,061	685,476	1,305,732
AUTO OWNERS INSURANCE COMPANY	10,846,158	1.55	10,331,071	5,909,894	8,675,554	83.98	14,160,157	520,117	849,025
COUNTRY MUTUAL INSURANCE COMPANY	9,631,403	1.38	9,217,017	6,665,211	3,672,530	39.85	8,247,305	279,362	-618,576
WESTFIELD INSURANCE COMPANY	8,954,250	1.28	8,049,254	4,141,876	4,881,146	60.64	6,117,809	255,562	524,448
TRAVELERS INDEMNITY COMPANY OF IL THE	8,086,485	1.16	7,705,386	5,357,570	6,951,612	90.22	12,367,113	601,572	101,943
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	7,870,297	1.13	7,610,404	7,464,826	7,833,902	102.94	9,499,494	606,465	1,095,036
FEDERAL INSURANCE COMPANY	7,841,183	1.12	7,897,824	2,422,908	4,793,538	60.69	12,522,170	742,288	668,698
ACUITY A MUTUAL INSURANCE COMPANY	7,390,499	1.06	6,541,427	3,605,069	8,140,370	124.44	10,450,743	294,556	667,174
CANAL INSURANCE COMPANY	7,214,407	1.03	4,751,465	1,255,503	3,357,241	70.66	5,028,865	419,895	910,141
AMERICAN HOME ASSURANCE COMPANY	6,980,503	1.00	6,610,508	434,658	1,433,535	21.69	2,735,609	-449,045	-253,005
ILLINOIS NATIONAL INSURANCE CO	6,605,125	0.95	5,378,970	5,536,516	2,241,512	41.67	4,167,858	735,308	842,458
GULF INSURANCE COMPANY	6,463,653	0.93	7,939,237	4,804,899	8,956,164	112.81	11,420,631	295,397	873,453
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	331,881,558	47.51	301,925,636	167,848,967	215,249,656	71.29	369,682,282	17,059,899	20,461,468
Totals - All Companies	698,515,837	100.00	655,065,882	486,477,481	531,881,087	81.20	988,224,306	48,600,962	47,716,771

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

PRIVATE PASSENGER AUTO PHYSICAL DAMAGE

COMPANY NAME	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	715,706,867	30.66	700,162,839	556,801,704	552,448,049	78.90	62,047,592	974,397	686,745
ALLSTATE INSURANCE COMPANY	227,606,089	9.75	229,361,772	115,654,917	105,444,998	45.97	5,293,150	397,967	311,088
COUNTRY MUTUAL INSURANCE COMPANY	140,998,562	6.04	140,423,816	86,728,336	85,923,468	61.19	10,824,093	623,691	453,117
ILLINOIS FARMERS INSURANCE COMPANY	122,075,091	5.23	120,112,273	77,325,804	77,358,125	64.40	8,253,892	580,782	330,316
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	106,826,998	4.58	106,069,533	66,933,095	65,270,022	61.54	492,231	187,646	337,891
STATE FARM FIRE & CASUALTY COMPANY	45,017,015	1.93	38,809,406	38,899,590	40,397,210	104.09	4,399,347	149,088	173,042
ALLSTATE PROPERTY & CASUALTY INS CO	38,447,796	1.65	31,457,257	21,766,858	22,388,240	71.17	646,261	11,719	20,566
SAFECO INSURANCE COMPANY OF ILLINOIS	31,390,037	1.34	25,510,597	15,162,476	15,439,116	60.52	225,846	43,787	94,332
GEICO GENERAL INSURANCE COMPANY	30,257,027	1.30	30,608,218	18,838,539	18,253,922	59.64	2,375,614	130,794	253,514
ALLSTATE INDEMNITY COMPANY	24,875,554	1.07	26,387,050	16,832,663	14,791,757	56.06	400,082	93,622	63,309
FARMERS AUTOMOBILE INSURANCE ASSN THE	24,808,571	1.06	23,861,291	15,715,269	15,788,826	66.17	1,871,600	40,849	33,367
ECONOMY PREFERRED INSURANCE COMPANY	24,156,557	1.03	32,341,530	19,529,357	18,435,987	57.00	-876,083	31,840	111,641
AMERICAN AMBASSADOR CASUALTY COMPANY	23,269,668	1.00	24,719,062	15,210,754	13,912,369	56.28	260,128	1,140,378	1,442,987
UNITED SERVICES AUTOMOBILE ASSOCIATION	22,333,411	0.96	21,778,377	15,990,611	15,898,884	73.00	-195,511	103,877	86,927
MID CENTURY INSURANCE COMPANY	19,904,103	0.85	19,641,405	12,665,444	12,361,848	62.94	1,129,490	96,222	57,880
HARTFORD INSURANCE CO OF THE MIDWEST	19,761,810	0.85	19,916,668	13,831,551	14,212,042	71.36	1,572,306	297,728	312,143
NATIONWIDE MUTUAL INSURANCE COMPANY	19,401,616	0.83	19,677,742	14,763,563	14,935,475	75.90	994,376	23,530	27,534
AMERICAN SERVICE INSURANCE COMPANY INC	17,717,954	0.76	17,391,618	6,435,078	6,511,564	37.44	1,138,670	371,568	-459,761
USAA CASUALTY INSURANCE COMPANY	16,082,601	0.69	15,563,169	10,715,910	10,547,979	67.78	-138,515	1,500	4,371
LIBERTY MUTUAL FIRE INSURANCE COMPANY	16,039,802	0.69	14,848,149	9,865,289	9,729,651	65.53	-572,289	59,857	35,379
NATIONAL BEN FRANKLIN INSURANCE CO OF IL	15,001,044	0.64	17,113,815	9,372,803	9,348,002	54.62	334,982	189,521	144,462
ECONOMY FIRE & CASUALTY COMPANY	14,763,474	0.63	16,026,114	9,100,927	8,783,704	54.81	-303,412	7,760	53,158
PROGRESSIVE PREMIER INS CO OF ILLINOIS	14,649,719	0.63	18,121,997	10,377,119	9,910,949	54.69	50,075	52,423	13,067
UNIVERSAL CASUALTY COMPANY	14,140,171	0.61	14,601,672	7,694,201	6,904,637	47.29	26,453	146,288	136,384
GOVERNMENT EMPLOYEES INSURANCE COMPANY	13,895,471	0.60	13,930,885	9,205,381	8,985,779	64.50	1,092,292	67,598	98,719
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	1,759,127,008	75.35	1,738,436,255	1,195,417,239	1,173,982,603	67.53	101,342,670	5,824,432	4,822,178
Totals - All Companies	2,334,536,301	100.00	2,277,664,213	1,543,607,746	1,519,509,524	66.71	128,713,659	10,724,843	10,189,375

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	COMMERCIAL AUTO PHYSICAL DAMAGE								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
COMBINED SPECIALTY INSURANCE COMPANY	33,324,089	10.31	34,491,594	23,628,677	30,405,846	88.15	21,165,853	12,584	12,714
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	19,937,095	6.17	18,977,233	15,186,964	15,232,153	80.27	1,495,452	44,493	68,599
CINCINNATI INSURANCE COMPANY THE	12,933,770	4.00	10,309,601	5,147,363	5,167,955	50.13	1,145,055	39,036	-2,831
PEKIN INSURANCE COMPANY	8,744,143	2.71	8,162,884	4,689,318	4,622,506	56.63	791,210	33,232	31,757
TRANSGUARD INS CO OF AMERICA INC	8,587,505	2.66	7,354,532	3,330,485	2,249,537	30.59	667,667	26,896	24,687
NORTHLAND INSURANCE COMPANY	8,440,377	2.61	7,313,314	2,815,539	3,271,935	44.74	783,077	12,697	60,629
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	8,201,422	2.54	8,022,544	5,356,844	5,319,278	66.30	218,570	22,897	17,327
GENERAL CASUALTY COMPANY OF ILLINOIS	7,747,816	2.40	7,278,626	3,084,193	3,260,993	44.80	520,045	10,836	-3,685
GREAT WEST CASUALTY COMPANY	7,554,561	2.34	7,438,508	2,618,126	2,405,243	32.34	158,485	60,850	47,520
AUTO OWNERS INSURANCE COMPANY	6,226,397	1.93	5,868,005	3,471,942	3,459,545	58.96	51,951	45,905	43,884
WEST BEND MUTUAL INSURANCE COMPANY	5,926,271	1.83	5,309,739	2,846,049	3,033,711	57.13	498,432	10,892	3,600
COUNTRY MUTUAL INSURANCE COMPANY	5,709,119	1.77	5,282,618	2,935,434	2,887,760	54.67	357,796	12,091	11,997
MOTORS INSURANCE CORPORATION	5,342,988	1.65	4,872,932	2,242,832	2,256,088	46.30	-1,680	15,444	15,444
ST PAUL FIRE & MARINE INSURANCE COMPANY	5,236,655	1.62	4,520,611	2,965,226	3,019,105	66.79	339,062	20,964	32,701
CUMIS INSURANCE SOCIETY INC	4,789,723	1.48	4,839,520	2,290,828	2,146,792	44.36	275,047	1,517	486
AMERICAN COUNTRY INSURANCE COMPANY	4,512,485	1.40	4,983,182	3,281,474	3,322,539	66.68	-115,157	38,983	309,237
WESTFIELD INSURANCE COMPANY	3,925,505	1.21	3,574,480	2,008,794	1,934,406	54.12	228,845	15,199	7,690
ACUITY A MUTUAL INSURANCE COMPANY	3,602,288	1.11	2,834,180	1,266,535	1,042,095	36.77	76,342	28,765	23,426
CANAL INSURANCE COMPANY	3,528,358	1.09	2,886,097	1,790,435	1,769,140	61.30	261,807	140,482	98,063
ALLSTATE INSURANCE COMPANY	3,507,622	1.09	3,514,195	2,235,341	2,248,098	63.97	109,051	5,612	2,270
DAIMLERCHRYSLER INSURANCE COMPANY	3,506,787	1.08	3,558,376	1,659,886	1,634,284	45.93	123,612	2,853	5,215
BALBOA INSURANCE COMPANY	2,980,290	0.92	2,475,957	1,340,901	1,377,337	55.63	369,228	1,361	-1,972
LANCER INSURANCE COMPANY	2,807,221	0.87	2,734,482	859,184	490,598	17.94	83,321	52,589	45,882
ZURICH AMERICAN INSURANCE COMPANY	2,761,703	0.85	2,278,599	1,469,226	1,566,632	68.75	289,934	51,006	51,146
TRAVELERS INDEMNITY COMPANY OF IL THE	2,704,728	0.84	2,684,248	1,721,482	1,657,964	61.77	979,512	6,546	-17,587
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	182,538,918	56.47	171,566,057	100,243,078	105,781,540	61.66	30,872,517	713,730	888,199
Totals - All Companies	323,237,269	100.00	309,183,592	185,994,888	199,825,764	64.63	62,562,869	3,419,198	3,218,829

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>AIRCRAFT (ALL PERILS)</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
AXA CORPORATE SOLUTIONS INS CO	7,880,707	11.70	2,537,407	0	0	0.00	0	0	0
ILLINOIS NATIONAL INSURANCE CO	7,411,978	11.01	7,455,632	5,170,935	4,938,042	66.23	5,030,025	1,417,241	1,416,727
AMERICAN HOME ASSURANCE COMPANY	6,775,595	10.06	4,337,478	1,676,730	171,841,372	3,961.78	171,054,582	6,098	10,219,360
HARTFORD FIRE INSURANCE COMPANY	5,912,299	8.78	6,203,745	1,249,815	67,582,828	1,089.39	69,015,113	473,824	12,390,864
CONTINENTAL INSURANCE COMPANY THE	3,394,915	5.04	815,898	151,471	91,952	11.27	627,395	63,574	63,574
ST PAUL FIRE & MARINE INSURANCE COMPANY	3,384,070	5.02	3,273,672	562,072	750,022	22.91	860,471	120,733	150,681
FEDERAL INSURANCE COMPANY	3,340,739	4.96	2,491,625	7,037,863	43,843,305	1,759.63	42,643,311	539,243	8,640,217
XL SPECIALTY INSURANCE COMPANY	3,329,307	4.94	2,264,034	188,187	1,409,382	62.25	1,249,195	0	0
LIBERTY MUTUAL INSURANCE COMPANY	2,928,666	4.35	2,928,666	488,645	48,108,953	1,642.69	48,300,919	225,187	8,792,046
U S SPECIALTY INSURANCE COMPANY	2,625,294	3.90	2,756,311	873,953	24,860	0.90	458,878	100,447	17,893
OLD REPUBLIC INSURANCE COMPANY	2,566,786	3.81	2,224,891	882,365	1,600,826	71.95	2,956,196	277,959	458,077
ACE INSURANCE COMPANY OF IL	2,472,627	3.67	2,724,583	672,782	1,324,932	48.63	1,244,207	39,371	158,931
NEW YORK MARINE AND GENERAL INS CO	2,450,133	3.64	1,458,387	744,146	59,991,379	4,113.54	60,891,461	16	33,213
ST PAUL INSURANCE COMPANY OF IL THE	1,716,824	2.55	1,596,621	293,733	529,264	33.15	1,584,890	70,525	80,891
CINCINNATI INSURANCE COMPANY THE	1,492,377	2.22	1,482,778	295,456	33,645,282	2,269.07	33,724,300	120,699	6,106,402
ZURICH AMERICAN INSURANCE COMPANY	1,486,883	2.21	1,426,514	198,433	446,407	31.29	686,518	90,916	90,916
AVEMCO INSURANCE COMPANY	1,399,187	2.08	1,349,946	487,593	669,034	49.56	640,660	65,390	54,147
NATIONAL UNION FIRE INSURANCE CO OF PITT	1,150,729	1.71	1,691,929	12,312,731	12,259,111	724.56	2,366,562	1,139,021	1,138,445
INDEMNITY INSURANCE COMPANY OF NORTH AM	1,097,383	1.63	1,268,330	2,188,236	2,220,404	175.07	1,625,225	154,567	231,504
ROYAL INDEMNITY COMPANY	1,056,336	1.57	1,336,606	280,332	36,668,305	2,743.39	36,768,447	129,920	5,091,916
ACE PROPERTY AND CASUALTY INS CO	638,543	0.95	385,316	412	32,558	8.45	32,146	0	17,816
STONINGTON INSURANCE COMPANY	622,850	0.92	651,479	321,365	581,262	89.22	321,863	13,975	26,468
WESTCHESTER FIRE INSURANCE COMPANY	547,357	0.81	175,943	14,043	80,003	45.47	99,253	8,433	32,569
NORTH AMERICAN SPECIALTY INSURANCE CO	489,308	0.73	263,493	0	25,160	9.55	27,160	0	32,434
LUMBERMENS MUTUAL CASUALTY COMPANY	368,988	0.55	718,400	4,200,004	11,497,411	1,600.42	10,763,035	347,817	2,249,217
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	66,539,881	98.80	53,819,684	40,291,302	500,162,054	929.33	492,971,812	5,404,956	57,494,308
Totals - All Companies	67,348,725	100.00	58,286,001	64,869,291	582,840,042	999.97	590,504,664	11,356,944	69,528,146

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>FIDELITY</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
FEDERAL INSURANCE COMPANY	8,936,932	18.77	7,585,377	10,181,551	9,632,588	126.99	11,764,385	451,501	659,109
NATIONAL UNION FIRE INSURANCE CO OF PITT	5,417,297	11.37	5,225,545	866,777	3,619,491	69.27	7,247,242	341,890	659,901
TRAVELERS CASUALTY AND SURETY CO OF AM	4,777,432	10.03	4,321,838	354,328	730,006	16.89	2,097,443	9,492	116,116
CUMIS INSURANCE SOCIETY INC	4,189,519	8.80	4,104,378	2,278,372	497,723	12.13	3,023,420	31,679	-68,886
RLI INSURANCE COMPANY	1,885,212	3.96	1,769,653	771,105	1,031,183	58.27	365,594	6,067	32,885
FIDELITY & DEPOSIT COMPANY OF MARYLAND	1,793,253	3.77	1,905,151	910,509	1,007,749	52.90	1,923,398	2,188	47,453
CONTINENTAL CASUALTY COMPANY	1,660,940	3.49	2,318,284	193,012	2,445,166	105.47	3,793,839	120,858	-54,928
UNDERWRITERS AT LLOYDS LONDON	1,154,653	2.42	1,889,835	1,054,449	1,493,890	79.05	1,774,759	0	0
HARTFORD INSURANCE COMPANY OF ILLINOIS	1,129,455	2.37	1,084,958	2,112,836	2,353,394	216.91	441,325	3,325	31,118
GULF INSURANCE COMPANY	1,080,062	2.27	1,252,303	795,277	469,221	37.47	1,232,366	0	-90,259
CONTINENTAL INSURANCE COMPANY THE	931,234	1.96	1,002,026	949,836	426,942	42.61	512,253	22,761	-7,728
ST PAUL MERCURY INSURANCE COMPANY	863,468	1.81	1,184,742	302,222	855,695	72.23	3,508,064	369,918	353,042
HARTFORD FIRE INSURANCE COMPANY	835,529	1.75	749,028	244,362	-1,115,188	0.00 **	501,774	13,146	-95,090
CINCINNATI INSURANCE COMPANY THE	771,331	1.62	712,635	377,641	582,313	81.71	1,121,186	225,570	550,353
AFFILIATED F M INSURANCE COMPANY	747,020	1.57	734,005	84,484	60,717	8.27	4,688	0	-1,076
HARTFORD UNDERWRITERS INSURANCE COMPANY	739,445	1.55	343,563	105,787	120,838	35.17	63,417	353	1,426
GREAT AMERICAN INSURANCE COMPANY	672,482	1.41	530,840	0	41,462	7.81	137,840	0	-3,083
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	654,233	1.37	561,294	949,418	1,064,818	189.71	157,290	0	11,365
WESTERN SURETY COMPANY	639,568	1.34	658,139	-12,753	27,497	4.18	51,987	120	6,944
OHIO CASUALTY INSURANCE COMPANY THE	634,745	1.33	583,818	4,195	577,257	98.88	785,739	19,775	302,851
PROGRESSIVE CASUALTY INSURANCE COMPANY	589,254	1.24	663,194	292,203	304,161	45.86	986,701	0	28,079
TRAVELERS CASUALTY AND SURETY COMPANY	586,033	1.23	501,074	88,749	-192,239	0.00 **	744,474	37,802	126,135
HANOVER INSURANCE COMPANY	479,844	1.01	445,869	247,075	290,884	65.24	208,240	0	29,121
ST PAUL FIRE & MARINE INSURANCE COMPANY	464,848	0.98	517,473	373,203	43,118	8.33	323,484	15,765	-17,565
AMERICAN MOTORISTS INSURANCE COMPANY	421,513	0.89	455,286	8,232	100,372	22.05	371,526	2,645	62,121
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	42,055,302	88.30	41,100,308	23,532,870	26,469,058	64.40	43,142,434	1,674,855	2,679,404
Totals - All Companies	47,625,333	100.00	47,199,327	24,964,112	29,994,090	63.55	49,836,968	1,808,631	2,744,985

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	SURETY						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
TRAVELERS CASUALTY AND SURETY CO OF AM	15,933,980	10.56	15,070,381	396,290	10,680,507	70.87	11,442,791	55,322	270,161
SAFECO INSURANCE COMPANY OF AMERICA	11,980,423	7.94	10,412,216	-122,484	187,548	1.80	1,434,011	0	5,692
FIDELITY & DEPOSIT COMPANY OF MARYLAND	6,222,962	4.13	6,326,902	-27,921	2,910,329	46.00	3,261,029	102,466	435,765
NATIONAL FIRE INSURANCE COMPANY OF HARTF	6,062,208	4.02	4,952,359	3,155,429	4,779,592	96.51	2,396,892	19,085	-25,539
UNITED STATES FIDELITY & GUARANTY CO	5,891,238	3.91	6,706,120	1,991,425	2,377,993	35.46	2,653,556	330,515	302,602
CONTINENTAL CASUALTY COMPANY	5,190,666	3.44	9,496,593	1,875,954	17,984,671	189.38	25,443,749	35,236	-556,475
XL SPECIALTY INSURANCE COMPANY	3,837,223	2.54	3,878,288	154,781	306,004	7.89	2,473,468	273,212	245,360
WESTERN SURETY COMPANY	3,738,694	2.48	3,616,722	686,726	1,096,609	30.32	541,615	70,473	223,383
UNITED FIRE & CASUALTY COMPANY	3,664,242	2.43	3,157,298	-29,508	-113,508	0.00 **	191,000	0	-11,244
FIREMANS FUND INSURANCE COMPANY	3,508,828	2.33	3,121,679	0	538,014	17.23	1,808,908	13,939	143,138
LIBERTY MUTUAL INSURANCE COMPANY	3,277,893	2.17	3,196,857	7,433,430	9,349,467	292.46	2,538,871	123,268	524,929
ST PAUL FIRE & MARINE INSURANCE COMPANY	3,192,117	2.12	3,322,721	50,000	202,025	6.08	905,998	3,842	14,752
HANOVER INSURANCE COMPANY	3,098,174	2.05	3,039,790	230,694	581,798	19.14	987,835	88,283	182,151
FEDERAL INSURANCE COMPANY	3,027,003	2.01	2,876,896	322,889	39,581	1.38	415,513	22,190	-3,638
AMERICAN HOME ASSURANCE COMPANY	2,918,129	1.93	2,918,962	1,596,374	1,539,635	52.75	620,801	13,721	13,956
RLI INSURANCE COMPANY	2,903,043	1.92	2,433,846	74,250	105,712	4.34	394,977	4,846	-4,757
CAPITOL INDEMNITY CORPORATION	2,688,969	1.78	2,746,726	347,273	459,060	16.71	837,908	254,981	292,306
AMERICAN CASUALTY COMPANY OF READING PA	2,512,364	1.67	2,627,465	2,910,649	2,969,358	113.01	1,476,969	136,570	117,790
STATEWIDE INSURANCE COMPANY	2,306,457	1.53	2,396,950	374,253	744,502	31.06	164,123	106,908	120,694
GULF INSURANCE COMPANY	2,257,151	1.50	1,837,335	194,252	1,392,498	75.79	1,893,500	21,053	89,015
GREAT AMERICAN INSURANCE COMPANY	2,197,710	1.46	2,118,418	359,230	567,815	26.80	904,101	69,201	86,385
AMBAC ASSURANCE CORPORATION	2,182,952	1.45	6,359	0	0	0.00	0	0	0
INTERNATIONAL FIDELITY INSURANCE COMPANY	2,169,543	1.44	1,829,260	1,047,281	1,212,068	66.26	563,737	340,580	481,732
WASHINGTON INTERNATIONAL INSURANCE CO	2,167,373	1.44	2,125,463	205,613	657,694	30.94	1,271,276	117,127	127,816
OLD REPUBLIC SURETY COMPANY	2,130,689	1.41	2,075,147	544,587	446,723	21.53	346,764	378,524	366,724
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	105,060,031	69.66	102,290,753	23,771,467	61,015,695	59.65	64,969,392	2,581,342	3,442,698
Totals - All Companies	150,828,121	100.00	145,784,768	30,161,568	76,003,113	52.13	76,576,614	4,183,538	4,788,381

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>BURGLARY AND THEFT</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
FEDERAL INSURANCE COMPANY	1,814,926	28.31	1,788,376	123,396	129,511	7.24	54,946	201	716
TRAVELERS CASUALTY AND SURETY CO OF AM	627,863	9.79	533,810	0	159,639	29.91	292,613	0	18,793
FIDELITY & DEPOSIT COMPANY OF MARYLAND	513,571	8.01	268,520	7,205	6,201	2.31	1	0	-30
NATIONAL UNION FIRE INSURANCE CO OF PITT	386,721	6.03	453,838	0	-823	0.00 **	68,175	0	2,378
UNITED CASUALTY INSURANCE COMPANY OF AM	316,750	4.94	318,586	44,145	50,466	15.84	13,916	335	408
HARTFORD INSURANCE COMPANY OF ILLINOIS	207,128	3.23	170,310	0	1,033	0.61	1,506	0	-19
INDEPENDENT MUTUAL FIRE INSURANCE CO	204,414	3.19	224,835	24,424	21,827	9.71	8,919	0	0
HARTFORD FIRE INSURANCE COMPANY	159,384	2.49	112,972	103,602	91,443	80.94	23,009	16	-3,340
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	129,666	2.02	114,301	233,372	190,510	166.67	5,854	266	387
ST PAUL MERCURY INSURANCE COMPANY	116,768	1.82	65,816	252	-2,957	0.00 **	16,939	0	-7,453
CINCINNATI INSURANCE COMPANY THE	84,608	1.32	68,028	-1,205	-14,092	0.00 **	811	0	0
OLD RELIABLE CASUALTY COMPANY	74,330	1.16	73,804	26,573	26,909	36.46	1,444	441	475
UNDERWRITERS AT LLOYDS LONDON	66,559	1.04	47,781	0	475	0.99	1,987,903	0	0
HANOVER FIRE AND CASUALTY INS CO	63,552	0.99	63,967	0	0	0.00	100	0	0
ST PAUL FIRE & MARINE INSURANCE COMPANY	61,644	0.96	77,771	5,259	10,334	13.29	18,765	17	234
WESTFIELD INSURANCE COMPANY	59,630	0.93	57,001	26,490	27,646	48.50	5,602	0	-157
GULF INSURANCE COMPANY	58,830	0.92	51,540	0	0	0.00	0	0	0
FEDERATED MUTUAL INSURANCE COMPANY	58,388	0.91	53,046	18,210	18,394	34.68	3,081	5	4
GREAT AMERICAN INSURANCE COMPANY	55,931	0.87	54,915	0	-7,136	0.00 **	11,919	0	-854
VALIANT INSURANCE COMPANY	53,821	0.84	41,259	0	-734	0.00 **	0	0	0
SELECTIVE INSURANCE COMPANY OF SC	50,788	0.79	44,378	6,735	6,735	15.18	0	0	20
SENTRY SELECT INSURANCE COMPANY	49,622	0.77	44,357	10,978	3,710	8.36	-3,423	0	-195
AMERICAN MOTORISTS INSURANCE COMPANY	49,156	0.77	54,227	0	234	0.43	299	0	55
NONPROFITS INSURANCE COMPANY	42,287	0.66	41,698	18,554	-21,474	0.00 **	40,646	13,732	-1,485
WEST BEND MUTUAL INSURANCE COMPANY	40,614	0.63	67,482	99,329	108,934	161.43	15,412	9	-480
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	5,346,951	83.41	4,892,618	747,319	806,785	16.49	2,568,437	15,022	9,457
Totals - All Companies	6,410,412	100.00	5,929,850	1,119,174	1,167,784	19.69	2,887,352	39,735	4,212

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>BOILER AND MACHINERY</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
TRAVELERS INDEMNITY COMPANY OF IL THE	7,107,312	16.61	6,490,249	1,106,931	1,203,763	18.55	2,501,141	109,548	84,801
FACTORY MUTUAL INSURANCE COMPANY	5,017,583	11.73	4,494,798	1,151,378	1,223,648	27.22	561,921	0	-170
HARTFORD STEAM BOILER INSPECT & INS CO	4,346,087	10.16	4,196,676	1,351,907	1,660,376	39.56	773,265	22,337	36,001
FEDERAL INSURANCE COMPANY	4,274,689	9.99	4,071,086	605,884	364,081	8.94	642,088	4,475	-9,179
CONTINENTAL CASUALTY COMPANY	2,511,211	5.87	2,188,842	1,484,282	1,475,366	67.40	1,317,474	197,510	225,788
AFFILIATED F M INSURANCE COMPANY	1,959,129	4.58	1,423,954	16,694	156,054	10.96	249,849	0	0
WESTPORT INSURANCE CORPORATION	1,816,450	4.25	1,884,745	77,324	113,847	6.04	99,074	2,318	12,511
AMERICAN GUARANTEE & LIABILITY INS CO	1,626,140	3.80	1,614,896	116,028	364,656	22.58	862,960	8,546	-7,867
ZURICH AMERICAN INSURANCE COMPANY	1,600,152	3.74	1,234,397	575,613	680,075	55.09	221,296	3,602	-1,294
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	1,458,887	3.41	1,304,390	77,925	72,205	5.54	23,844	2,367	3,677
CINCINNATI INSURANCE COMPANY THE	1,043,014	2.44	933,209	83,271	35,564	3.81	130,455	6,447	51,072
ST PAUL FIRE & MARINE INSURANCE COMPANY	791,819	1.85	616,127	123,375	179,132	29.07	274,748	270	4,631
GREAT NORTHERN INSURANCE COMPANY	694,519	1.62	605,318	79,635	23,158	3.83	88,436	1,077	-1,668
NATIONAL UNION FIRE INSURANCE CO OF PITT	669,861	1.57	796,988	5,200,594	5,651,615	709.12	1,394,896	258,298	286,246
ST PAUL MERCURY INSURANCE COMPANY	577,821	1.35	578,373	61,186	7,206	1.25	300,685	1,173	-7,513
AMERICAN STATES INSURANCE COMPANY	481,168	1.12	551,554	105,534	98,154	17.80	-9,150	2,144	9,297
SELECTIVE INSURANCE COMPANY OF SC	390,469	0.91	416,771	117,027	64,327	15.43	15,500	-95	-95
ST PAUL GUARDIAN INSURANCE COMPANY	366,125	0.86	267,990	52,911	-1,286	0.00 **	96,289	41	-4,161
FIRST NONPROFIT MUTUAL INSURANCE COMPANY	343,122	0.80	329,325	0	0	0.00	0	0	0
ALLIANZ INSURANCE COMPANY	320,454	0.75	468,202	40,802	-193,473	0.00 **	98,806	-367	-5,045
UNITED STATES FIDELITY & GUARANTY CO	304,193	0.71	206,840	0	65,905	31.86	125,202	21	23,917
BROTHERHOOD MUTUAL INSURANCE COMPANY	301,936	0.71	242,838	43,960	83,056	34.20	42,061	0	0
FEDERATED MUTUAL INSURANCE COMPANY	300,447	0.70	215,673	28,402	19,957	9.25	4,900	0	0
TOKIO MARINE & FIRE INSURANCE CO LTD THE	280,941	0.66	134,038	0	-300,811	0.00 **	34,333	679	1,258
WEST BEND MUTUAL INSURANCE COMPANY	245,880	0.57	127,271	195,330	199,230	156.54	3,900	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	38,829,409	90.75	35,394,550	12,695,993	13,245,805	37.42	9,853,973	620,391	702,207
Totals - All Companies	42,785,641	100.00	39,261,245	17,360,390	14,500,355	36.93	12,124,184	669,468	680,308

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>CREDIT</u>		Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
			Premiums Earned \$							
SECURITY INSURANCE COMPANY OF HARTFORD	12,810,465	26.79	10,757,743		3,389,469	2,778,352	25.83	683,950	647,164	608,158
NORTH AMERICAN ELITE INSURANCE COMPANY	11,224,490	23.47	11,224,490		0	2,247,413	20.02	2,247,413	0	1,953,848
EULER AMERICAN CREDIT INDEMNITY COMPANY	7,278,762	15.22	7,605,931		3,372,876	9,408,477	123.70	6,556,965	0	0
NORTH AMERICAN SPECIALTY INSURANCE CO	6,139,944	12.84	6,139,944		0	-667,278	0.00 **	35,258	0	-169,589
CONTINENTAL CASUALTY COMPANY	2,582,381	5.40	991,489		50,069	427,068	43.07	368,281	0	0
GREAT AMERICAN INSURANCE COMPANY	1,542,489	3.23	1,468,832		399,014	668,401	45.51	997,341	2,068	2,068
ACE AMERICAN INSURANCE COMPANY	1,445,521	3.02	1,443,648		91,483	114,593	7.94	63,239	0	861
OLD REPUBLIC INSURANCE COMPANY	1,080,676	2.26	1,114,235		585,414	357,980	32.13	388,920	18,750	30,685
GERLING NCM CREDIT INSURANCE INC	937,139	1.96	1,135,342		2,352,846	2,472,647	217.79	393,396	5,156	-95,890
WESCO INSURANCE COMPANY	851,550	1.78	864,997		143,831	187,810	21.71	92,700	0	0
GERLING AMERICA INSURANCE COMPANY	373,101	0.78	342,393		41,208	149,269	43.60	108,060	0	12,092
CONTINENTAL INSURANCE COMPANY THE	236,902	0.50	1,610,169		3,610,483	3,779,330	234.72	619,360	8,306	12,112
ONEBEACON AMERICA INSURANCE COMPANY	235,928	0.49	230,053		71,979	74,075	32.20	39,275	0	0
BANCINSURE INC	233,322	0.49	220,713		56,914	59,914	27.15	3,000	0	0
FOUNDERS INSURANCE COMPANY	176,235	0.37	194,353		22,959	42,383	21.81	41,750	0	-1,682
ST PAUL MERCURY INSURANCE COMPANY	141,311	0.30	119,289		60,697	139,427	116.88	202,090	0	0
INSURANCE COMPANY OF NORTH AMERICA	129,808	0.27	130,392		16,193	17,605	13.50	6,134	0	-31
LUMBERMENS MUTUAL CASUALTY COMPANY	103,133	0.22	66,311		0	0	0.00	0	0	0
FIDELITY & DEPOSIT COMPANY OF MARYLAND	100,206	0.21	136,339		0	-224,022	0.00 **	11,881	0	-5,407
KEMPER INDEMNITY INSURANCE COMPANY	81,971	0.17	73,501		0	0	0.00	0	0	0
COMBINED SPECIALTY INSURANCE COMPANY	58,576	0.12	65,628		6,531	1,133	1.73	0	0	0
ASSOCIATES INSURANCE COMPANY	47,887	0.10	47,888		497	356	0.74	1,221	0	0
FEDERAL INSURANCE COMPANY	25,000	0.05	5,208		0	572	10.98	572	0	0
ILLINOIS UNION INSURANCE COMPANY	0	0.00	0		0	0	0.00	500	0	0
AMERICAN NATIONAL PROPERTY & CASUALTY CO	0	0.00	68		145	141	207.35	2	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 25										
Totals - Top 25 Companies	47,836,797	100.04	45,988,956		14,272,608	22,035,646	47.92	12,861,308	681,444	2,347,225
Totals - All Companies	47,816,602	100.00	46,033,873		14,312,920	22,079,222	47.96	12,954,795	681,515	2,347,296

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE

ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	<u>AGGREGATE WRITE-INS FOR OTHER LINES OF BUSINESS</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
COMBINED SPECIALTY INSURANCE COMPANY	427,735,248	82.93	386,927,441	167,752,458	159,883,732	41.32	30,820,407	651,107	649,426
LYNDON PROPERTY INSURANCE COMPANY	17,580,576	3.41	4,146,367	4,100,252	4,459,139	107.54	503,173	0	0
GREENWICH INSURANCE COMPANY	9,822,113	1.90	4,159,174	3,413,607	3,582,981	86.15	1,016,886	282,474	246,367
SENTRY SELECT INSURANCE COMPANY	9,786,723	1.90	5,832,398	3,132,693	4,665,919	80.00	2,808,413	0	0
PRE PAID LEGAL CASUALTY INC	6,759,595	1.31	6,463,982	2,219,033	2,219,495	34.34	1,191	0	0
AMERICAN ROAD INSURANCE COMPANY THE	4,805,100	0.93	5,434,910	3,140,400	2,955,579	54.38	187,123	0	0
CENTRAL STATES INDEMNITY CO OF OMAHA	3,867,332	0.75	3,867,332	410,305	497,874	12.87	560,602	0	0
ARAG INSURANCE COMPANY	3,478,827	0.67	3,486,417	1,948,940	2,023,237	58.03	671,126	0	0
UNIVERSAL UNDERWRITERS INSURANCE COMPANY	3,462,964	0.67	2,873,164	2,634,873	2,610,288	90.85	148,532	0	0
WESTCHESTER FIRE INSURANCE COMPANY	3,066,186	0.59	2,539,204	2,083,425	2,083,425	82.05	0	0	0
FIREMENS INSURANCE COMPANY OF NEWARK NJ	3,033,657	0.59	1,210,466	1,102,110	1,102,110	91.05	0	14,407	14,407
MIDWEST EMPLOYERS CASUALTY COMPANY	3,028,774	0.59	2,375,482	838,173	-899,656	0.00 **	14,788,297	1,500	-7,477
WESTERN DIVERSIFIED CASUALTY INS CO	2,783,144	0.54	9,866,991	14,365,269	13,945,417	141.33	1,041,187	0	0
FIREMANS FUND INSURANCE COMPANY	2,590,638	0.50	2,117,326	2,037,276	2,019,670	95.39	310,676	22,870	21,982
STONEBRIDGE CASUALTY INSURANCE COMPANY	2,363,978	0.46	2,363,978	153,313	180,222	7.62	96,756	0	0
EMPLOYERS REINSURANCE CORPORATION	1,728,913	0.34	1,672,878	615,608	-2,474,218	0.00 **	15,123,550	1,135	117,028
HERITAGE INDEMNITY COMPANY	1,463,476	0.28	2,215,795	2,730,373	2,754,047	124.29	225,731	54,152	54,152
BALBOA INSURANCE COMPANY	1,255,872	0.24	1,747,949	285,109	247,630	14.17	123,154	0	0
AMERICAN GENERAL INDEMNITY COMPANY	1,233,330	0.24	1,233,330	85,051	62,804	5.09	85,593	0	0
DEALERS ASSURANCE COMPANY	885,527	0.17	364,234	258,690	255,468	70.14	-6,826	0	0
YOSEMITE INSURANCE COMPANY	822,837	0.16	699,121	94,391	141,866	20.29	217,248	0	0
AMERICAN BANKERS INSURANCE COMPANY OF FL	734,072	0.14	566,749	880,337	755,400	133.29	283,651	11,793	22,977
GREAT AMERICAN ASSURANCE COMPANY	586,458	0.11	136,688	37,769	-46,180	0.00 **	-11,545	0	-6,369
GENERAL REINSURANCE CORPORATION	525,172	0.10	594,539	899,623	-4,408,390	0.00 **	19,866,444	509,217	320,981
ALLSTATE INSURANCE COMPANY	405,949	0.08	1,771,449	1,773,208	1,733,159	97.84	107,221	63,945	63,945
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	513,806,461	99.61	454,667,364	216,992,286	200,351,018	44.07	88,968,590	1,612,600	1,497,419
Totals - All Companies	515,808,799	100.00	470,593,665	227,971,337	212,405,486	45.14	97,278,251	1,791,500	1,590,489

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	Premiums Written \$	MKT SHARE %	<u>TOTALS</u>						
			Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
STATE FARM MUTUAL AUTOMOBILE INSURANCE C	1,609,670,894	10.24	1,579,968,114	1,283,847,826	1,292,719,373	81.82	669,364,895	41,470,372	46,839,963
STATE FARM FIRE & CASUALTY COMPANY	714,918,261	4.55	680,996,611	652,885,534	650,111,586	95.46	365,939,824	12,935,938	16,818,142
ALLSTATE INSURANCE COMPANY	631,188,277	4.01	640,322,668	491,068,266	457,623,083	71.47	337,586,359	22,494,232	14,365,069
COMBINED SPECIALTY INSURANCE COMPANY	616,110,852	3.92	573,831,687	269,447,024	304,372,685	53.04	270,151,212	3,816,615	9,287,439
COUNTRY MUTUAL INSURANCE COMPANY	561,747,712	3.57	553,902,492	328,039,918	312,588,067	56.43	280,078,673	9,328,548	1,503,716
ILLINOIS NATIONAL INSURANCE CO	530,536,580	3.37	434,665,361	361,459,952	428,797,977	98.65	718,679,071	32,629,403	40,512,873
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	387,389,949	2.46	375,663,704	287,213,978	301,979,055	80.39	182,228,410	10,067,706	14,539,580
ILLINOIS FARMERS INSURANCE COMPANY	369,764,919	2.35	359,204,376	271,066,748	284,031,343	79.07	172,332,506	14,218,814	9,075,494
ZURICH AMERICAN INSURANCE COMPANY	266,537,436	1.70	274,022,556	82,983,339	230,843,073	84.24	296,581,098	13,555,190	24,291,251
CINCINNATI INSURANCE COMPANY THE	208,928,950	1.33	167,527,117	97,529,962	145,329,285	86.75	196,874,425	8,438,753	20,356,540
ISMIE MUTUAL INSURANCE COMPANY	207,960,627	1.32	188,910,572	140,279,479	137,625,445	72.85	539,976,483	49,120,378	52,257,767
CONTINENTAL CASUALTY COMPANY	200,756,390	1.28	179,457,780	149,249,836	245,289,696	136.68	775,695,735	16,264,052	5,360,194
FEDERAL INSURANCE COMPANY	194,485,106	1.24	180,300,869	110,925,922	200,816,214	111.38	380,596,917	21,267,165	16,276,957
ST PAUL FIRE & MARINE INSURANCE COMPANY	194,032,348	1.23	161,697,519	78,155,626	148,652,779	91.93	272,221,149	8,102,369	16,835,726
ZURICH AMERICAN INSURANCE COMPANY OF IL	178,800,975	1.14	177,872,555	133,063,856	158,660,534	89.20	255,532,615	18,736,937	22,494,431
TRAVELERS INDEMNITY COMPANY OF IL THE	124,909,426	0.79	120,804,384	64,213,662	60,206,391	49.84	227,173,816	7,644,943	4,885,585
GENERAL CASUALTY COMPANY OF ILLINOIS	123,462,746	0.79	119,879,522	72,378,631	97,757,511	81.55	97,064,023	3,905,188	3,900,964
NATIONAL UNION FIRE INSURANCE CO OF PITT	116,797,947	0.74	146,632,059	182,727,905	149,231,023	101.77	299,096,762	41,803,932	36,339,931
LIBERTY MUTUAL FIRE INSURANCE COMPANY	111,856,037	0.71	101,977,250	119,655,463	93,261,915	91.45	207,099,782	9,522,319	7,673,089
SAFECO INSURANCE COMPANY OF ILLINOIS	108,322,706	0.69	98,466,963	73,455,800	86,050,516	87.39	44,549,338	1,362,976	2,066,563
NEW HAMPSHIRE INSURANCE COMPANY	107,934,814	0.69	159,151,535	13,134,982	86,237,739	54.19	95,886,101	2,105,799	12,265,161
WEST BEND MUTUAL INSURANCE COMPANY	101,352,556	0.64	92,322,135	50,810,249	60,855,454	65.92	93,303,244	3,091,171	5,456,025
LIBERTY INSURANCE COMPANY OF AMERICA	95,774,506	0.61	92,033,520	89,766,990	190,620,573	207.12	295,799,520	0	-3,537,149
LUMBERMENS MUTUAL CASUALTY COMPANY	95,327,108	0.61	111,035,159	78,749,989	44,171,535	39.78	159,618,847	14,628,743	7,880,470
UNDERWRITERS AT LLOYDS LONDON	90,388,134	0.57	92,154,793	50,768,164	94,565,104	102.62	249,013,652	0	0
TOTAL NUMBER OF COMPANIES THIS LINE: 25									
Totals - Top 25 Companies	7,948,955,256	50.56	7,662,801,301	5,532,879,101	6,262,397,956	81.72	7,482,444,457	366,511,543	387,745,781
Totals - All Companies	15,721,370,945	100.00	15,078,066,332	10,545,411,512	12,382,738,160	82.12	17,314,221,892	791,418,409	966,384,337

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ILLINOIS DEPARTMENT OF INSURANCE
ILLINOIS PREMIUMS/LOSSES OF ILLINOIS LICENSED COMPANIES
12/31/2001 DIRECT DATA FROM ILLINOIS PAGE 24
TOP 25 COMPANIES

COMPANY NAME	<u>TOTALS</u>								
	Premiums Written \$	MKT SHARE %	Premiums Earned \$	Losses Paid \$	Losses Incurred \$	Inc Loss Ratio %	Losses Unpaid \$	Alloc. Loss Adj. Expense Paid \$	Alloc. Loss Adj. Expense Incurred \$
Grand Total	19,183,430,880	100.00	18,347,042,076	12,615,549,800	14,981,176,263	81.654	17,682,517,739	845,730,659	1,121,018,043

** LOSS RATIOS ARE NOT CALCULATED WHEN EARNED PREMIUMS ARE ZERO OR NEGATIVE AND / OR WHEN LOSSES INCURRED ARE NEGATIVE